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ASSESSMENT AND REDESIGN OF MEDICARE FEE SCHEDULE AREAS (LOCALITIES)

Final Report

VOLUME I: Text

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ASSESSMENT AND REDESIGN OF MEDICARE FEE SCHEDULE AREAS: FINAL REPORT

EXECUTIVE SUMMARY

1.0 BACKGROUND ON THE MEDICARE PAYMENT LOCALITIES

A major change in Medicare physician payment rules began on January 1, 1992. After nearly 25 years of reimbursing physicians based on "reasonable" charges, Congress mandated a transition to a fee schedule for Medicare physician services. In addition to establishing a relative value scale for physician services, the Omnibus Reconciliation Act of 1989 (OBRA 1989), Public Law 101-239, reformed the basis of physician payment. Instead of area prevailing charge screens, a Geographic Adjustment Factor (GAF)—comprised of three Geographic Practice Cost Indices (GPCIs) for physician work, practice expense, and malpractice premiums—is applied to determine payment in each area. However, the payment areas were not modified: the Fee Schedule Areas (FSAs) were defined to be the current Medicare payment localities.

The Medicare payment localities were established by the local insurance carrier at the inception of the Medicare program according to local criteria for medical practice and economic conditions. As such, they have no consistent geographic basis. The localities have been mostly "frozen" since 1966, and may reflect historical relationships that are no longer relevant. Recognizing that changes in the FSAs may be warranted, the Health Care Financing Administration (HCFA) has allowed multi-locality states to convert to a single statewide locality if a state's physician community (including both urban and rural physicians) overwhelmingly supported the change. Iowa, Minnesota, Nebraska, North Carolina, Ohio, and Oklahoma have converted to a statewide locality, reducing the total number of payment areas from 240 prior to the Medicare Fee Schedule to 210 as of January 1, 1995.

Table ES-1 gives the current distribution of localities by state. The number of payment areas varies widely by state, with Texas having 32, California 28, and 22 states having only one. The large number and small population base of payment areas in some states can result in unstable and inaccurate GPCIs. Moreover, some current payment localities involve subcounty parts (city limits, zip codes), which considerably complicate calculation and updating of the GPCIs. The large number and/or small geographic components of the payment localities in some areas create unnecessary payment differences among adjacent or nearby areas.

TABLE ES-1

MEDICARE PART B LOCALITIES BY STATE AND OTHER,* JANUARY 1, 1995

<u>Single Locality States</u>	<u>Number of of Localities</u>	<u>Multilocality States</u>	<u>Number of of Localities</u>
Alaska	1	Texas	32
Arkansas	1	California	28
Colorado	1	Illinois	16
Delaware	1	Wisconsin	11
Hawaii/Guam	1	Louisiana	8
Iowa	1	New York	8
Minnesota	1	Missouri	7
Montana	1	Alabama	6
Nebraska	1	Arizona	6
New Hampshire	1	Oregon	5
New Mexico	1	West Virginia	5
North Carolina	1	Connecticut	4
North Dakota	1	Florida	4
Ohio	1	Georgia	4
Oklahoma	1	Nevada	4
Rhode Island	1	Pennsylvania	4
South Carolina	1	Virginia	4
South Dakota	1	Indiana	3
Tennessee	1	Kansas	3
Utah	1	Kentucky	3
Vermont	1	Maine	3
Wyoming	1	Maryland	3
Statewide Localities	= 22	New Jersey	3
		Washington	3
		Idaho	2
		Massachusetts	2
District of Columbia	1	Michigan	2
Puerto Rico	1	Mississippi	2
Virgin Islands	1	28 Multilocality States/Localities	= 185
Other Areas	= 3		
		As of January 1, 1995 Total Localities	= 210

NOTES: Excludes Railroad Board localities.

210 total localities in 1995 reflects Iowa change to statewide; 1991 count was 240;

1992 count of 232 reflects MN, NE and OK changes to statewide and Iowa reduction from 8 to 7 localities;

1994 count of 216 reflects OH, NC changes to statewide; and Washington reduction from 5 to 4 localities.

Minnesota is serviced by two carriers but is one locality for Medicare payment purposes.

*3 Other geographic/political areas are District of Columbia, Puerto Rico, and the Virgin Islands with one locality each.

SOURCE: Health Care Financing Administration.

With a thoroughgoing revision of physician payment, it is time to systematically reevaluate the Medicare physician payment areas. HCFA specified four options for FSAs and contracted with Health Economics Research, Inc. to construct and evaluate these options. A major goal of all the options is to continue to reduce the number of FSAs, leading to greater simplicity, understandability, ease of administration, reductions in payment differences among adjacent areas, and stability of payment updates. A further goal is to establish a consistent set of criteria for the Medicare FSAs that are applied uniformly nationwide.

2.0 FEE SCHEDULE AREA OPTIONS EVALUATED IN THIS REPORT

The four FSA options that are evaluated in this report are summarized in Table ES-2. Option 1 uses the current Medicare payment localities as building blocks, but retains as FSAs only localities that exceed their statewide average cost by more than a specified percentage threshold. A variant of Option 1, Option 1i, compares each locality's costliness to less expensive localities in the state only, rather than to the statewide average cost. Option 2 is identical to Option 1, except that Metropolitan Statistical Areas (MSA) are the fundamental geographic units rather than Medicare payment localities. Option 3 defines FSAs for each current multi-locality state by metropolitan area population classes¹. Option 4 uses the same metropolitan area population categories as Option 3, but only five areas are defined nationwide, across all states.

3.0 EVALUATION OF FEE SCHEDULE AREA OPTIONS

Option 4 is the least promising approach to constructing FSAs. In its current form, it is unacceptably inaccurate in tracking input price differences, and creates too many large and inappropriate GAF differences across FSA boundaries. It is also the most complex option geographically, although it does have the fewest number of FSAs. Option 4 could be refined by introducing Primary MSA/MSA and/or regional distinctions, but then it would lose its simplicity, which is its most appealing feature.

¹Option 3 is the locality configuration recommended by the Physician Payment Review Commission (PPRC, 1992), with one difference. PPRC recommended that only current multilocality states whose intrastate (county) standard deviation of the GAF exceeded a specified level be divided by metropolitan area population size. States with little intra-state GAF variation would become statewide Fee Schedule Areas. The standard deviations of the county GAF by state are shown in Appendix Table A-11.

TABLE ES-2

SUMMARY OF FEE SCHEDULE AREA (FSA) OPTIONS

Option 1:

Statewide FSAs, except for Medicare Payment Localities whose GAF exceeds the statewide GAF by more than a specified percentage threshold. States with a single payment locality as of January 1, 1995 remain statewide. Option 1i is a variant in which localities whose GAF exceeds the average GAF of lower-cost localities in a state by more than a threshold remain distinct FSAs.

Option 2:

Statewide FSAs, except for metropolitan areas (MSAs, PMSAs, NECMAs) whose GAF exceeds the statewide GAF by more than a specified percentage threshold. States with a single payment locality as of January 1, 1995 remain statewide.

Option 3:

Each state with multiple FSAs as of January 1, 1995 is divided into up to five FSAs based on metropolitan area population size:

>3 million

1-3 million

.25-1 million

<.25 million

nonmetropolitan

States with a single payment locality as of January 1, 1995 remain statewide.

Option 4:

Five nationwide FSAs based on metropolitan area population size:

>3 million

1-3 million

.25-1 million

<.25 million

nonmetropolitan

All states, including those which currently have a statewide payment locality, and Puerto Rico, the Virgin Islands, Guam, and the District of Columbia are included in these areas.

GAF = Geographic Adjustment Factor.

MSA = Metropolitan Statistical Area.

PMSA = Primary Metropolitan Statistical Area.

NECMA = New England County Metropolitan Area.

Option 3 is also relatively unpromising. It creates the largest number of FSAs of any option² and is more geographically complex than either Option 1 or Option 2. Option 3 suffers from inadequate tracking of input price variations and inappropriate payment differences across boundaries, which are caused in both Options 3 and 4 by grouping metropolitan areas by population class. As compared to Option 4, these problems are lessened by the use of state-specific population classes in Option 3, but we feel that these drawbacks are still likely to be unacceptable. Option 3 could be refined in a similar manner to Option 4, but at the cost of considerably increased complexity.

Option 2 is relatively more promising than Options 3 and 4, but we believe that it is less attractive than Option 1. Options 2 and 1 produce similar FSAs. The primary reason we prefer Option 1 is that it utilizes the existing Medicare payment localities as building blocks, and thus implementing it would cause less disruption to current administrative procedures. In addition, the urban payment localities used in Option 1 tend to be smaller and more focused on high-cost core urban counties than the larger metropolitan area definitions used in Option 2. Finally, appropriate treatment of multi-state metropolitan areas in Option 2 is difficult.

We considered two versions of Option 1, basic and variant³. We prefer the variant of Option 1. The basic version of Option 1 has two shortcomings. First, some mid-sized metropolitan areas in large states such as California and Texas do not remain distinct FSAs despite their considerably higher input prices than in the rural and small city areas of their states. Second, some large metropolitan areas in small states, such as Baltimore, Maryland, do not remain distinct FSAs. The variant of Option 1 overcomes both of these shortcomings by comparing input prices of a payment locality to the average costliness of less-expensive localities, rather than to the entire state average. This method ensures homogeneity of input prices in statewide or residual state FSAs. For a fixed total number of FSAs, the variant of Option 1 creates more FSAs than the basic version in large states, but fewer states have multiple FSAs.

The variant of Option 1—Option 1i—is our preferred method for defining FSAs. Multiple thresholds are available with Option 1i. Choosing a preferred threshold is a policy

²If states with small intra-state input price variation became statewide FSAs (Cf. footnote 1), the number of FSAs created by Option 3 would be reduced.

³The variant is labeled Option 1i for "Option 1, iterated". In Option 1i, a state's localities are ranked in descending order of their GAFs. Then, the GAF of the highest-price locality is compared to the average GAF of lower-priced localities. If this difference exceeds a threshold, the highest-price locality remains a distinct FSA. If so, the comparison is repeated (i.e., the method is iterated) for the second highest-price locality, whose GAF is compared to the state average excluding the two highest-price localities. The comparisons (iterations) continue until the highest-price remaining locality does not become a distinct FSA. Then no further comparisons are made for lower-price localities.

judgment about the tradeoff between more accurate tracking of input price differences on the one hand, and fewer FSAs, more statewide FSAs, greater simplicity, and smaller average payment differences among counties on the other hand. We have chosen two recommended thresholds. The 5 percent threshold is our "basic" FSA option, and the 3.5 percent threshold is our "extended" FSA option. Before presenting Geographic Adjustment Factors (GAFs) by FSA for these two thresholds, we discuss two other elements of payment locality redefinition that, in combination with Option 1i, constitute our consolidated policy recommendation.

4.0 AGGREGATING SUBCOUNTY LOCALITIES

As of January 1, 1995, eleven states had Medicare payment localities defined in terms of subcounty areas (towns, zip codes). We recommend that payment localities involving subcounty parts be aggregated to the county level. Aggregation will reduce the number of FSAs, increase simplicity, and ease the administrative burden of computing and maintaining the GPCI. No payment accuracy will be lost by aggregating because the input prices used in the GPCI are not available for areas smaller than counties.

Under our preferred method for defining FSAs, the variant of Option 1 (Option 1i), subcounty locality parts are eliminated in five of the 11 states that currently have them. In four other states, simple redefinitions can establish close "county equivalents" of the localities with subcounty parts remaining under Option 1i. In the remaining two states, plus one state that becomes a statewide FSA under Option 1i, we recommend a more fundamental restructuring of the Medicare payment localities.

5.0 FUNDAMENTAL LOCALITY REDEFINITION IN THREE STATES

In three states--Massachusetts, Missouri, and Pennsylvania--neither their current payment localities nor the redefined FSAs that result from Option 1i track input prices accurately. Moreover, Missouri and Pennsylvania are the only states that retain localities including subcounty parts under Option 1i. Therefore, we recommend a fundamental restructuring of these three states' FSAs. We recommend that Massachusetts be divided into two FSAs: (i) Metropolitan Boston and (ii) Rest of Massachusetts. We recommend that Pennsylvania also be divided into two FSAs: (i) Metropolitan Philadelphia and (ii) Rest of Pennsylvania. And we recommend that Missouri be divided into three FSAs: (i) Metropolitan St. Louis, (ii) Metropolitan Kansas City, and (iii) Rest of Missouri.

6.0 TWO POLICY OPTIONS: BASIC AND EXTENDED

We present two recommended policy options--Basic and Extended--for HCFA to consider. The Policy Option, Basic is the combination of:

- Option 1i, 5 percent threshold,
- aggregations of subcounty localities, and
- the fundamental restructuring of payment areas for Massachusetts, Missouri, and Pennsylvania.

The Policy Option, Extended is the combination of:

- Option 1i, 3.5 percent threshold,
- aggregations of subcounty localities, and
- the fundamental restructuring of payment areas for Massachusetts, Missouri, and Pennsylvania.

The FSAs with associated GAFs for the two Policy Options are presented in Table ES-3. The Policy Option, Basic has 89 total FSAs versus 210 current payment localities. Only 16 states have multiple FSAs, compared to 28 currently. The Policy Option, Extended achieves an even more accurate tracking of input prices at the expense of a larger number of FSAs. The extended option has 103 FSAs, about half as many as currently exist. Twenty-three states have multiple FSAs compared to 28 currently. State maps of the two policy options are given at the beginning of Volume III (Maps) of this report.

7.0 CHANGES IN GEOGRAPHIC ADJUSTMENT FACTORS RESULTING FROM POLICY OPTIONS

The vast majority of the current payment localities would see either no change or a minor change (i.e., less than 3 percent) in their Geographic Adjustment Factor (GAF) if the FSAs of either Policy Option Basic or Extended were adopted. Overall, the winners tend to be the more rural, small city, and lower-price of the current payment localities. The losers tend to be localities containing moderate-sized metropolitan areas. These redistributions are modest, less than a 5 percent gain or loss. Most large metropolitan areas would see no change.

TABLE ES-3

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA)
UNDER BASIC AND EXTENDED POLICY OPTIONS*

<u>State</u>	<u>Fee Schedule Area</u>	<u>FSA POLICY OPTIONS</u>	
		<u>Basic</u>	<u>Extended</u>
ALABAMA	BIRMINGHAM, AL	-	0.957
	REST OF STATE	0.932	0.922
ALASKA*	STATEWIDE	1.128	1.128
ARIZONA	STATEWIDE	0.995	0.995
ARKANSAS*	STATEWIDE	0.887	0.887
CALIFORNIA	SAN FRANCISCO, CA	1.153	1.153
	SANTA CLARA, CA	1.134	1.134
	SAN MATEO, CA	1.130	1.130
	LOS ANGELES, CA	1.103	1.103
	ANAHEIM/SANTA ANA, CA	1.092	1.092
	OAKLAND/BERKLEY, CA	1.092	1.092
	VENTURA, CA	1.079	1.079
	MARIN/NAPA/SOLANO, CA	1.063	1.063
	MONTEREY/SANTA CRUZ, CA	-	1.044
	SANTA BARBARA, CA	-	1.042
	REST OF STATE	1.007	1.003
COLORADO*	STATEWIDE	0.966	0.966
CONNECTICUT	FAIRFIELD COUNTY, CT	-	1.146
	REST OF STATE	1.106	1.093
DELAWARE*	STATEWIDE	1.015	1.015
DISTRICT OF COLUMBIA	DC +MD/VA SUBURBS†	1.105	1.105
FLORIDA	MIAMI, FL	1.114	1.114
	FORT LAUDERDALE, FL	1.055	1.055
	REST OF STATE	0.984	0.984
GEORGIA	ATLANTA, GA	1.011	1.011
	REST OF STATE	0.935	0.935

TABLE ES-3 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA)
UNDER BASIC AND EXTENDED POLICY OPTIONS*

<u>State</u>	<u>Fee Schedule Area</u>	<u>FSA OPTIONS</u>	
		<u>Basic</u>	<u>Extended</u>
HAWAII/GUAM*	STATEWIDE	1.086	1.086
IDAHO	STATEWIDE	0.911	0.911
ILLINOIS	CHICAGO, IL	1.066	1.066
	SUBURBAN CHICAGO, IL	1.050	1.050
	EAST ST. LOUIS, IL	0.974	0.974
	SPRINGFIELD, IL	-	0.961
	ROCKFORD, IL	-	0.955
	REST OF STATE	0.924	0.913
INDIANA	STATEWIDE	0.925	0.925
IOWA*	STATEWIDE	0.912	0.912
KANSAS	KANSAS CITY, KS	-	0.982
	REST OF STATE	0.945	0.936
KENTUCKY	LEXINGTON & LOUISVILLE, KY	-	0.946
	REST OF STATE	0.921	0.904
LOUISIANA	NEW ORLEANS, LA	0.977	0.977
	REST OF STATE	0.926	0.926
MAINE	SOUTHERN MAINE	0.992	0.992
	REST OF STATE	0.937	0.937
MARYLAND	BALTIMORE/SURR. CNTYS, MD	1.032	1.032
	REST OF STATE††	0.964	0.964
MASSACHUSETTS	BOSTON, MA	1.108	1.108
	REST OF STATE	1.041	1.041

TABLE ES-3 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA)
UNDER BASIC AND EXTENDED POLICY OPTIONS*

<u>State</u>	<u>Fee Schedule Area</u>	<u>FSA OPTIONS</u>	
		<u>Basic</u>	<u>Extended</u>
MICHIGAN	DETROIT, MI	1.137	1.137
	REST OF STATE	1.012	1.012
MINNESOTA*	STATEWIDE	0.961	0.961
MISSISSIPPI	STATEWIDE	0.899	0.899
MISSOURI	ST. LOUIS, MO	0.984	0.984
	KANSAS CITY, MO	0.983	0.983
	REST OF STATE	0.911	0.911
MONTANA*	STATEWIDE	0.907	0.907
NEBRASKA*	STATEWIDE	0.894	0.894
NEVADA	STATEWIDE	1.010	1.010
NEW HAMPSHIRE*	STATEWIDE	1.003	1.003
NEW JERSEY	NORTHERN NJ	1.109	1.109
	REST OF STATE	1.051	1.051
NEW MEXICO*	STATEWIDE	0.937	0.937
NEW YORK	MANHATTAN, NY	1.225	1.225
	NYC SUBURBS/LONG I., NY	1.170	1.170
	QUEENS, NY	1.163	1.163
	POUGHKEPSIE/N NYC SUBURBS, NY	1.050	1.050
	REST OF STATE	0.973	0.973
NORTH CAROLINA*	STATEWIDE	0.924	0.924
NORTH DAKOTA*	STATEWIDE	0.898	0.898
OHIO*	STATEWIDE	0.973	0.973

TABLE ES-3 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA)
UNDER BASIC AND EXTENDED POLICY OPTIONS*

<u>State</u>	<u>Fee Schedule Area</u>	<u>FSA OPTIONS</u>	
		<u>Basic</u>	<u>Extended</u>
OKLAHOMA*	STATEWIDE	0.910	0.910
OREGON	PORTLAND, OR	0.981	0.981
	REST OF STATE	0.933	0.933
PENNSYLVANIA	PHILADELPHIA, PA	1.066	1.066
	REST OF STATE	0.951	0.951
PUERTO RICO	PUERTO RICO	0.794	0.794
RHODE ISLAND*	STATEWIDE	1.068	1.068
SOUTH CAROLINA*	STATEWIDE	0.915	0.915
SOUTH DAKOTA*	STATEWIDE	0.880	0.880
TENNESSEE*	STATEWIDE	0.923	0.923
TEXAS	HOUSTON, TX	1.034	1.034
	DALLAS, TX	1.006	1.006
	BRAZORIA, TX	1.003	1.003
	GALVESTON, TX	1.001	1.001
	AUSTIN, TX	0.979	0.979
	FORT WORTH, TX	0.977	0.977
	BEAUMONT, TX	0.973	0.973
	REST OF STATE	0.924	0.924
UTAH*	STATEWIDE	0.926	0.926
VERMONT*	STATEWIDE	0.955	0.955
VIRGIN ISLANDS	VIRGIN ISLANDS	0.974	0.974
VIRGINIA†††	RICHMOND & CHARLOTTESVILLE, VA	-	0.975
	TIDEWATER & N VA CNTYS, VA	-	0.958
	REST OF STATE	0.944	0.918

TABLE ES-3 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA)
UNDER BASIC AND EXTENDED POLICY OPTIONS*

<u>State</u>	<u>Fee Schedule Area</u>	<u>FSA OPTIONS</u>	
		<u>Basic</u>	<u>Extended</u>
WASHINGTON	SEATTLE (KING CNTY), WA	1.023	1.023
	REST OF STATE	0.962	0.962
WEST VIRGINIA	CHARLESTON, WV	-	0.941
	REST OF STATE	0.919	0.908
WISCONSIN	MADISON (DANE CNTY), WI	-	1.002
	MILWAUKEE, WI	-	0.999
	MILWAUKEE SUBURBS (SE), WI	-	0.985
	REST OF STATE	0.968	0.941
WYOMING*	STATEWIDE	0.925	0.925
TOTAL NUMBER OF FEE SCHEDULE AREAS		89	103
NUMBER OF STATES WITH MULTIPLE FSAs		16	23
NUMBER OF STATES WITH A SINGLE FSA		34	27
NUMBER OF OTHER FSAs**		3	3

* FSAs that are statewide as of January 1, 1995 remain statewide areas.

** Puerto Rico, the Virgin Islands, and the District of Columbia.

†The District of Columbia payment locality includes suburban Maryland and Virginia counties.

††Excludes Maryland counties in the Washington D.C. payment locality.

†††Excludes Virginia counties in the Washington, D.C. payment locality. The statewide Virginia GAF including these counties is 0.966.

NOTE: GAFs are derived from GPCIs rescaled for budget neutrality.

SOURCE: Health Economics Research, Inc. file of county input prices.

The fundamental restructurings in Massachusetts, Missouri, and Pennsylvania create slightly larger winners and losers. Tables ES-4 and ES-5 show the largest winners and losers among the current Medicare payment localities from the Policy Options Basic and Extended, respectively. "Winning" and "losing" is measured by change in a payment locality's GAF. Some of the current localities are divided into parts that are assigned to different FSAs under the Policy Options. This is a result of aggregating subcounty locality parts to counties and of the fundamental restructuring of FSAs in Massachusetts, Missouri, and Pennsylvania. Locality parts are indicated with an asterisk in Tables ES-4 and ES-5.

The largest gain is 6.5 percent, by the portion of the current "Large Pennsylvania Cities" locality that becomes part of the new "Philadelphia, PA" FSA. The largest loss, -8.6 percent is the Pittsburgh portion of the current "Philadelphia/Pittsburgh Medical Schools/Hospitals" locality, which becomes part of the new "Rest of Pennsylvania" FSA. These gains and losses are the result of an effort to improve the accuracy with which the Medicare FSAs reflect input price differences in those states. For example, the county GAF of Allegheny County, which contains Pittsburgh, is 0.962. The GAF of the current "Philadelphia/Pittsburgh Medical Schools/Hospitals" locality, which contains part of Pittsburgh, is 1.041. Thus, under the current localities, the Medicare Fee Schedule GAF of this part of Pittsburgh exceeds its "true" (i.e., county) GAF by 8.2 percent. Conversely, under the proposed "Rest of Pennsylvania" FSA, the Medicare Fee Schedule GAF of 0.951 will be within about 1 percent of the area's county GAF. In some cases, moderate gains or losses are also created by aggregating subcounty parts to counties. For example, the parts of Clackamas, Multnomah, and Washington counties that are in the current "Rest of Oregon" locality are added to the higher-GAF "Portland, Oregon" FSA.

The Policy Option, Extended creates less redistribution than the Policy Option, Basic, at the "expense" of adding 14 more FSAs. The gains and losses from the fundamental restructurings in Massachusetts, Missouri, and Pennsylvania are the same, but otherwise, losses, in particular, are attenuated. For example, Monterey/Santa Cruz and Santa Barbara, California, Kansas City, Kansas, Southwest Connecticut, Springfield and Rockford, Illinois, and Madison and Milwaukee, Wisconsin appear among the largest losers in Table ES-4 (Policy Option, Basic), but not in Table ES-5 because they remain distinct FSAs under Policy Option, Extended. Two subcounty aggregations in states that are a single locality in the basic option (Kentucky and Connecticut) are added in this option and create winners and losers.

TABLE ES-4

1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995 LOCALITIES AND POLICY OPTION, BASIC FEE SCHEDULE AREAS (FSAs), LARGEST GAINERS AND LOSERS †

			GAF				
Carrier Number	Locality Number	January 1, 1995 Locality (* indicates locality part)	Policy Option, Basic FSA	Policy Option Basic	Jan. 1, 1995 Localities	Percentage Point Difference	Percent Difference
LARGEST GAINERS							
865	02	* LG PA CITIES	PHILADELPHIA, PA	1.066	1.001	0.065	6.5 %
700	02	* MASS SUBURBS/RURAL CITIES	BOSTON, MA	1.108	1.048	0.060	5.7
1380	99	* REST OF OREGON	PORTLAND, OR	0.981	0.924	0.057	6.2
542	02	NE RURAL, CA	REST OF CALIFORNIA	1.007	0.952	0.055	5.8
542	13	KINGS/TULARE, CA	REST OF CALIFORNIA	1.007	0.955	0.052	5.4
951	13	CENTRAL WI	WISCONSIN	0.968	0.924	0.044	4.8
951	14	SOUTHWEST WI	WISCONSIN	0.968	0.924	0.044	4.8
951	12	NORTHWEST WI	WISCONSIN	0.968	0.925	0.043	4.6
621	13	SOUTHEAST IL	REST OF ILLINOIS	0.924	0.882	0.042	4.8
621	07	QUINCY, IL	REST OF ILLINOIS	0.924	0.886	0.038	4.3
542	11	FRESNO/MADERA, CA	REST OF CALIFORNIA	1.007	0.971	0.036	3.7
951	36	WAUSAU (N CNTRL), WI	WISCONSIN	0.968	0.932	0.036	3.9
621	14	SOUTHERN IL	REST OF ILLINOIS	0.924	0.889	0.035	3.9
10230	04	EASTERN CT	CONNECTICUT	1.106	1.072	0.034	3.2
10490	04	REST OF VA	VIRGINIA	0.944	0.912	0.032	3.5
900	04	WESTERN TX	REST OF TEXAS	0.924	0.893	0.031	3.5
1030	07	PRESCOTT, AZ	ARIZONA	0.995	0.964	0.031	3.2
510	06	REST OF AL	ALABAMA	0.932	0.902	0.030	3.3
1250	03	ELKO & ELY (CITIES), NV	NEVADA	1.010	0.980	0.030	3.1
542	10	MERCED/SURR CNTYS, CA	REST OF CALIFORNIA	1.007	0.977	0.030	3.1
LARGEST LOSERS							
10490	01	RICHMOND & CHARLOTTESVILLE, VA	VIRGINIA	0.944	0.975	-0.031	-3.2
621	02	ROCKFORD, IL	REST OF ILLINOIS	0.924	0.955	-0.031	-3.2
900	12	CENTON, TX	REST OF TEXAS	0.924	0.955	-0.031	-3.2
951	04	MILWAUKEE, WI	WISCONSIN	0.968	0.999	-0.031	-3.1
951	15	MADISON (DANE CNTY), WI	WISCONSIN	0.968	1.002	-0.034	-3.4
2050	16	SANTA BARBARA, CA	REST OF CALIFORNIA	1.007	1.042	-0.035	-3.4
621	09	SPRINGFIELD, IL	REST OF ILLINOIS	0.924	0.961	-0.037	-3.9
10230	02	SW CT	CONNECTICUT	1.106	1.143	-0.037	-3.2
740	04	SUBURBAN KANSAS CITY, KANSAS	KANSAS	0.945	0.982	-0.037	-3.8
740	05	KANSAS CITY, KANSAS	KANSAS	0.945	0.982	-0.037	-3.8
542	12	MONTEREY/SANTA CRUZ, CA	REST OF CALIFORNIA	1.007	1.044	-0.037	-3.5
700	01	* URBAN MASS	REST OF MASSACHUSETTS	1.041	1.084	-0.043	-4.0
865	02	* LG PA CITIES	REST OF PENNSYLVANIA	0.951	1.001	-0.050	-5.0
11260	01	* ST. LOUIS/LG E. CITIES, MO	REST OF MISSOURI	0.911	0.968	-0.057	-5.9
865	01	* PHILLY/PITT MED SHCLS/HOSPS, PA	REST OF PENNSYLVANIA	0.951	1.041	-0.090	-8.6

† Gain or loss of 3 percentage points or more. For complete table, see Appendix Table A-7.

* Locality part

SOURCE: Health Economics Research, Inc.

TABLE ES-5

1995 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995 LOCALITIES AND POLICY OPTION, EXTENDED FEE SCHEDULE AREAS (FSAs), LARGEST GAINERS AND LOSERS †

Carrier Number	Locality Number	January 1, 1995 Locality (* Indicates locality part)	Policy Option, Extended FSA	GAF		Percentage Point Difference	Percent Difference
				Policy Option Extended	Jan. 1, 1995 Localities		
<u>LARGEST GAINERS</u>							
865	02	* LG PA CITIES	PHILADELPHIA, PA	1.066	1.001	0.065	6.5 %
700	02	* MASS SUBURBS/RURAL CITIES	BOSTON, MA	1.108	1.048	0.060	5.7
1380	99	* REST OF OREGON	PORTLAND, OR	0.981	0.924	0.057	6.2
547	02	NE RURAL, CA	REST OF CALIFORNIA	1.003	0.952	0.051	5.4
660	03	* REST OF KENTUCKY	LEXINGTON & LOUISVILLE, KY	0.946	0.895	0.051	5.7
542	13	KINGS/TOLARE, CA	REST OF CALIFORNIA	1.003	0.955	0.048	5.0
542	11	FRESNOMADERA, CA	REST OF CALIFORNIA	1.003	0.971	0.032	3.3
621	13	SOUTHEAST IL	REST OF ILLINOIS	0.913	0.882	0.031	3.5
900	04	WESTERN TX	REST OF TEXAS	0.924	0.893	0.031	3.5
1030	07	PRESCOTT, AZ	ARIZONA	0.955	0.964	0.031	3.2
1290	03	ELKO & ELY (CITIES), NV	NEVADA	1.010	0.980	0.030	3.1
<u>LARGEST LOSERS</u>							
10230	03	* S. CNTRL CT	REST OF CONNECTICUT	1.093	1.123	-0.030	-2.7
900	12	DENTON, TX	REST OF TEXAS	0.924	0.955	-0.031	-3.2
660	01	* LEXINGTON & LOUISVILLE, KY	REST OF KENTUCKY	0.904	0.946	-0.042	-4.4
700	01	* URBAN MASS	REST OF MASSACHUSETTS	1.041	1.084	-0.043	-4.0
865	02	* LG PA CITIES	REST OF PENNSYLVANIA	0.951	1.001	-0.050	-5.0
10230	02	* SW CT	REST OF CONNECTICUT	1.093	1.143	-0.050	-4.4
11260	01	* ST. LOUIS/LG E. CITIES, MO	REST OF MISSOURI	0.911	0.968	-0.057	-5.9
865	01	* PHILLY/PITT MED SHCLS/HOSPS, PA	REST OF PENNSYLVANIA	0.951	1.041	-0.090	-8.6

† Gain or loss of 3 percentage points or more. For complete table, see Appendix Table A-9.

* Locality part.

SOURCE: Health Economics Research, Inc.

8.0 IMPACT OF PREFERRED FEE SCHEDULE AREA OPTIONS ON PHYSICIANS AND BENEFICIARIES

The impact of implementing either of our preferred FSA options on physicians and beneficiaries would be minor. Rural and small urban areas would gain slightly (by 1 percent or less on average) at the expense of mid-sized urban areas (large urban areas would see little change). Because physician specialists are located disproportionately in urban areas, they lose slightly while primary care physicians, who are located disproportionately in rural areas, gain slightly. There is little impact on beneficiaries by age, sex, race, and income status.

ASSESSMENT AND REDESIGN OF MEDICARE FEE SCHEDULE AREAS

1.0 BACKGROUND AND GOALS OF THIS REPORT

1.1 Background

A major change in Medicare physician payment rules began on January 1, 1992. After nearly 25 years of reimbursing physicians based on "reasonable" charges, Congress mandated a transition to a fee schedule for Medicare physician services. In addition to establishing a relative-value scale for physician services, the Omnibus Reconciliation Act of 1989 (OBRA 1989), Public Law 101-239, reformed the geographic basis of physician payment. Instead of area prevailing charge screens, a Geographic Adjustment Factor (GAF)—comprised of three Geographic Practice Cost Indices (GPCIs) for physician work, practice expense, and malpractice premiums—is applied to the national fee schedule amount to determine payment in each area. However, the payment areas were not modified: the Fee Schedule Areas (FSAs) were defined to be the current Medicare payment localities.

The Medicare payment localities were established by the local insurance carrier at the inception of the Medicare program according to local criteria for medical practice and economic conditions. As such, they have no consistent geographic basis. The localities have been mostly "frozen" since 1966, and may reflect historical relationships that are no longer relevant. Recognizing that changes in the FSAs may be warranted, the Health Care Financing Administration (HCFA) has allowed multi-locality states to convert to a single statewide locality if a state's physician community (including both urban and rural physicians) overwhelmingly supported the change. States such as Iowa, Minnesota, Nebraska, North Carolina, Ohio, and Oklahoma have converted to a statewide locality, reducing the total number of payment areas from 240 prior to the Medicare Fee Schedule to 210 as of January 1, 1995.

Table 1-1 gives the distribution of localities by state. The number of payment areas varies widely by state, with Texas having 32, California 28, and 22 states having only one. The large number and small population base of payment areas in some states can result in unstable and inaccurate GPCIs. Moreover, some current payment localities involve subcounty parts (city limits, zip codes), which considerably complicate calculation and updating of the GPCIs. The large number and/or small geographic components of the payment localities in some areas create unnecessary payment differences among adjacent or nearby areas.

TABLE 1-1

MEDICARE PART B LOCALITIES BY STATE AND OTHER,* JANUARY 1, 1995

Single Locality States	Number of Localities	Multi-Locality States	Number of Localities
Alaska	1	Texas	32
Arkansas	1	California	28
Colorado	1	Illinois	16
Delaware	1	Wisconsin	11
Hawaii/Guam	1	Louisiana	8
Iowa	1	New York	8
Minnesota	1	Missouri	7
Montana	1	Alabama	6
Nebraska	1	Arizona	6
New Hampshire	1	Oregon	5
New Mexico	1	West Virginia	5
North Carolina	1	Connecticut	4
North Dakota	1	Florida	4
Ohio	1	Georgia	4
Oklahoma	1	Nevada	4
Rhode Island	1	Pennsylvania	4
South Carolina	1	Virginia	4
South Dakota	1	Indiana	3
Tennessee	1	Kansas	3
Utah	1	Kentucky	3
Vermont	1	Maine	3
Wyoming	1	Maryland	3
Statewide Localities	= 22	New Jersey	3
		Washington	3
		Idaho	2
		Massachusetts	2
District of Columbia	1	Michigan	2
Puerto Rico	1	Mississippi	2
Virgin Islands	1	28 states/localities	= 185
Other Areas	= 3		
		As of Jan 1, 1995 Total Localities	= 210

NOTES: Excludes Railroad Board localities.

210 Total localities in 1995 reflects Iowa change to statewide; 1991 count was 240;

1992 count of 232 reflects MN, NE and OK changes to statewide and Iowa reduction from 8 to 7 localities;

1994 count of 216 reflects OH, NC changes to statewide; and Washington reduction from 5 to 4 localities.

Minnesota is serviced by two carriers but is one locality for Medicare payment purposes.

*3 Other geographic/political areas are District of Columbia, Puerto Rico, and the Virgin Islands with one locality each.

SOURCE: Health Care Financing Administration.

With a thoroughgoing revision of physician payment, it is time to systematically reevaluate the Medicare physician payment areas. HCFA has specified four options for FSAs and contracted with Health Economics Research, Inc. to construct and evaluate these options. A major goal of all the options is to continue to reduce the number of FSAs, leading to greater simplicity, understandability, ease of administration, reductions in payment differences among adjacent areas, and more stable payment updates. A further goal is to establish a consistent set of criteria for the Medicare FSAs that are applied uniformly nationwide.

1.2 Goals of This Report

The goals of this report are to:

- (1) Display FSAs and associated GAFs in tables and maps for four FSA options.
- (2) Evaluate the strengths and weaknesses of the four options.
- (3) Identify any technical issues that arise in determining FSAs and GAFs under the four options, and whether any modifications to the options or their computation are warranted, such as aggregation of sub-county areas.
- (4) Analyze the impact of preferred FSA options on Medicare beneficiaries and providers (physicians).

1.3 Overview of the Report

To fulfill the goals of this report, we begin in Chapter 2 by specifying and briefly discussing four options for revising the FSAs. Technical details of the method of determining FSAs and computing GAFs for each of the options are also explained. Results for each option are discussed in Chapter 3. This chapter should be read in conjunction with examination of both the tables included in Chapter 3 and the maps of each option that comprise Volume III of this report. The focus in Chapter 3 is on identifying the strengths and weaknesses of each option, including simplicity (e.g., number of FSAs), accuracy in tracking input price variation, and magnitude of GAF differences across FSA boundaries. We present the rationale for our preferred option in Section 3.6. Chapter 4 presents our analysis of the redistributive impact of FSA changes on Medicare beneficiaries and providers (physicians). Chapter 5 discusses

aggregation of localities involving sub-county parts (zip codes or city limits) and fundamental restructuring of the FSAs in three states. These changes could be pursued either in conjunction with, or independently of, a thoroughgoing revision of the FSAs. Appendix tables are included as Volume II of this report.

2.0 SPECIFICATION AND CONSTRUCTION OF FOUR FEE SCHEDULE AREA OPTIONS

2.1 Four Fee Schedule Area Options

The four FSA options specified by HCFA are summarized in Table 2-1. All options share the goal of simplifying the current Medicare payment localities, principally by reducing their number. The tradeoff for greater simplicity is less accuracy in reflecting input price variation. To minimize the loss in accuracy while reducing the number of FSAs, all the options group payment localities, or metropolitan areas, according to some measure of their actual or expected costliness.

Option 1 is the only option to build on the current Medicare payment localities. The other three options use metropolitan areas defined by the Bureau of the Census and the Office of Management and Budget as their building blocks. Option 1 presumes that FSAs should be statewide for each state unless a substate payment locality has sufficiently higher input prices (as measured by its GAF) than the average prices of its state (as measured by the state average GAF). If the percentage difference of the locality's GAF from the state GAF exceeds a specified threshold, that locality remains a distinct FSA. Otherwise, the locality is merged into a residual FSA for its state. If no substate locality has sufficiently higher prices than the state average, the state becomes a single statewide FSA. States that comprised a single, statewide payment locality as of January 1, 1995 are constrained to remain statewide FSAs.

Option 1 has the property of "pulling out", or retaining, a state's high-price localities, while merging the moderate and lower-price localities into a single residual FSA. Note the asymmetry: higher-price areas are retained as distinct areas, but lower-price areas are merged with moderate-price areas. Thus, the highest price areas (usually large cities) will tend to see no change in their GAF, the lowest price areas (usually rural areas) will tend to see an increase, and moderate price areas (usually smaller cities or suburbs) will tend to see a decrease. All of this depends on a state's average prices, however. A payment locality with the same absolute costliness is more likely to remain a distinct FSA if its state includes other, lower-price localities than if the state is uniformly expensive. Option 1 tends to divide states with large variation in input prices among localities into multiple FSAs, while combining states with little price variation into a single, statewide locality. The number of higher-price payment localities that remain distinct FSAs can be modulated by varying the percentage threshold that they must exceed, giving rise to a multiplicity of variants of Option 1.

Option 1i, or "Option 1, iterated", is a variant of Option 1. In this variant, the GAF of a locality is compared to the average GAF of lower-price localities in the state, rather than to the

TABLE 2-1

SUMMARY OF FEE SCHEDULE AREA (FSA) OPTIONS

Option 1:

Statewide FSAs, except for Medicare Payment Localities whose GAF exceeds the statewide GAF by more than a specified percentage threshold. States with a single payment locality as of January 1, 1995 remain statewide. Option 1i is a variant in which localities whose GAF exceeds the average GAF of lower-cost localities in a state by more than a threshold remain distinct FSAs.

Option 2:

Statewide FSAs, except for metropolitan areas (MSAs, PMSAs, NECMAs) whose GAF exceeds the statewide GAF by more than a specified percentage threshold. States with a single payment locality as of January 1, 1995 remain statewide.

Option 3:

Each state with multiple FSAs as of January 1, 1995 is divided into up to five FSAs based on metropolitan area population size:

>3 million

1-3 million

.25-1 million

<.25 million

nonmetropolitan

States with a single payment locality as of January 1, 1995 remain statewide.

Option 4:

Five nationwide FSAs based on metropolitan area population size:

>3 million

1-3 million

.25-1 million

<.25 million

nonmetropolitan

All states, including those which currently have a statewide payment locality, and Puerto Rico, the Virgin Islands, Guam, and the District of Columbia are included in these areas.

GAF = Geographic Adjustment Factor.

MSA = Metropolitan Statistical Area.

PMSA = Primary Metropolitan Statistical Area.

NECMA = New England County Metropolitan Area.

statewide average. If this difference exceeds a percentage threshold, the locality remains a distinct FSA. Otherwise, it becomes part of a statewide or rest of state residual FSA.

Specifically, a state's localities are ranked from highest to lowest GAF. The GAF of the highest-price locality is compared to the weighted average GAF of the other localities. If this percentage difference exceeds a specified threshold, the highest-price locality remains a distinct FSA. If not, the state becomes a single statewide FSA. If the highest-price locality remains a FSA, the process is repeated (iterated, hence the designation Option 1i) for the second highest price locality. Its GAF is compared to the statewide average GAF excluding the two highest-price localities. If this difference exceeds the threshold, the second-highest-price locality remains a distinct FSA. The logic is repeated (iterated), moving down the ranking of localities by costliness, until the highest-price remaining locality does not remain a distinct FSA. Then no further comparisons are made for lower-price localities. Always, the GAF of a locality is compared only to the average GAF of lower-price localities. This ensures that the statewide or residual state FSA has relatively homogeneous input prices.

Option 1i will differ most from Option 1 in large states containing multiple payment localities with a wide range of GAFs. In Option 1, the highest-price localities raise the state average such that moderate-price localities may not exceed the state average by much, if at all, even if they are considerably more expensive than the lower price localities. Similarly, a large, high price locality in a small state may raise the state average so much that it does not become a distinct FSA even if it is much more expensive than the rest of the state. Thus, the residual state or statewide FSAs in Option 1 may be quite heterogeneous in input prices, with a wide range of GAFs. Option 1i solves these problems by comparing a locality only to lower-price localities, rather than to the statewide average. For a given threshold, Option 1i will tend to generate more FSAs than Option 1, with most of the additional FSAs occurring in large states with substantial price variation.

Option 2 is similar to Option 1, but metropolitan areas are used as the building blocks rather than the current Medicare payment localities. The GAF of each metropolitan area is compared to the state average GAF, and the metropolitan area becomes a FSA only if the percentage difference exceeds a threshold. Other metropolitan areas, and the state non-metropolitan area, are grouped into a single statewide residual FSA. The percentage threshold can be varied to control the number of statewide FSAs, giving rise to alternative versions of Option 2. States that comprised a single, statewide locality as of January 1, 1995 are constrained to remain statewide FSAs. A variant of Option 2, which we call Option 2A, applies the logic of Option 2 to all states, whether or not they are currently a single payment locality.

Option 3 is closely related to the FSA proposal made by the Physician Payment Review Commission (PPRC, 1992). Metropolitan areas in states that had multiple payment localities as

of January 1, 1995 are grouped into up to four population categories. The average GAF is computed for each category, and for the state non-metropolitan area. States with a single statewide locality as of January 1, 1995 remain statewide. The logic of this option is that input prices are expected to be related to metropolitan area population; hence, the number of payment localities can be reduced by grouping metropolitan areas with similar populations into a single FSA. The HCFA-specified version of this option differs from the PPRC version in that the latter explicitly ranked states by intra-state GAF variation to determine which states would be divided into metropolitan area population classes, rather than dividing all currently multi-locality states¹. Since this option does not involve "thresholds", there is only one variant.

Option 4 extends the logic of Option 3 to all states, including those that are currently statewide localities. In addition, the metropolitan area population size FSAs are nationwide, rather than state-specific: there are only five FSAs for the entire nation. This option presumes that input prices are strongly related to metropolitan area population nationwide, with few regional or state-specific factors affecting prices.

2.2 Methods of Computation

All options were constructed using the file of county input prices developed by Health Economics Research, Inc. in its recent project for HCFA to update and refine Medicare's Geographic Practice Cost Index (Pope and Zuckerman, 1995). The GAFs are computed from 1996 quarter work, practice expense, and malpractice GPCIs adjusted for budget neutrality. Medicare payment locality definitions are current as of January 1, 1995. In options 2, 3, and 4, metr. politan areas are defined as Metropolitan Statistical Areas (MSAs), Primary Metropolitan Statistical Areas (PMSAs), or New England County Metropolitan Areas (NECMAs) as defined by the Office of Management and Budget on June 30, 1993. In consultation with HCFA, it was decided that the thresholds used in Options 1 and 2 would be based on percentages rather than percentage points (i.e., 2.5 percent rather than 2.5 percentage points²).

Also in consultation with HCFA, the decision was made to treat the Washington, D.C. payment locality (Option 1) or PMSA (Options 2 and 3) as if it were a state. That is, the Maryland and Virginia counties in the Washington area were excluded from computations

¹The PPRC (PPRC, 1992) used the standard deviation of the county GAF by state to measure intra-state input price variation. These standard deviations are shown in Appendix Table A-11.

²The difference between two index numbers in percentage points is the smaller number subtracted from the larger number multiplied by 100. For example, 1.125 minus 1.100 multiplied by 100 equals 2.5 percentage points. The percent difference is the percentage point difference divided by the smaller number, or $(1.125 - 1.100) \times 100 / 1.100 = 2.3$ percent. If the smaller index number is greater than one, the percent difference is smaller than the percentage point difference; but if the smaller index number is less than one, the percent difference exceeds the percentage point difference.

involving those states, but included with the Washington payment locality or PMSA. Unlike other multi-state metropolitan areas, Washington, D.C. was not decomposed into state-specific portions in the Option 2 and Option 3 analyses (see Section 2.2.1 below). The reason for this decision was to retain the integrity of the Washington D.C. metropolitan area as a FSA, and to increase comparability between Option 1, where the current Washington payment locality becomes a FSA, and Option 2, in which the Washington, D.C. PMSA becomes a FSA.

In the Option 4 computations, Puerto Rico, the Virgin Islands, and Guam were included. For example, the GAF of San Juan, Puerto Rico was included in the nationwide average for metropolitan areas with 1 to 3 million population.

2.2.1 Multi-State Metropolitan Areas

How to incorporate the 34 (excluding Washington, D.C.) multi-state metropolitan areas (see Appendix Table A-5 for a listing) is an issue for FSA Options 2 and 3, which are based on metropolitan area GAF comparisons or population categories by state. Also, states that currently have a single payment locality are to remain statewide under Options 2 and 3, even if they contain portions of multi-state metropolitan areas. For this report, we decomposed multi-state metropolitan areas into state-specific portions. This section describes the issues that multi-state metropolitan areas give rise to, and how we resolved them, for Option 2 in Section 2.2.1.1, and for Option 3 in Section 2.2.1.2. Section 2.2.1.3 explains why multi-state metropolitan areas are not an issue in Option 4. They, of course, are also not an issue for Option 1, which is based on Medicare payment localities, which never cross state lines except for the District of Columbia locality which includes counties in Maryland and Virginia.

2.2.1.1 Option 2

Multi-state metropolitan areas raise several questions in Option 2, in particular which state to use as a comparison for the area's GAF in the percentage threshold analysis, and how to treat portions of metropolitan areas in states that are currently single statewide payment localities. The simplest and easiest strategy to implement is to treat each part of the metropolitan area in a different state as its own separate metropolitan area. Then the GAF of the state-specific portion of the metropolitan area is compared to the state average GAF of its own state. Portions of metropolitan areas in currently single-locality states are constrained to remain part of the single statewide locality.

An example may help clarify this strategy. The Memphis MSA is composed of counties in three states: Tennessee, Arkansas, and Mississippi. The former two states are currently

single-locality states so the portions of the Memphis MSA in those two states are included with their statewide FSAs. The portion in Mississippi (De Soto county) is treated as a separate MSA. Its GAF is then compared to the Mississippi state average GAF to determine if it should be a distinct FSA.

The strategy of breaking up multi-state metropolitan areas into state-specific portions was adopted for this preliminary analysis. (The only exception is the Washington, D.C. PMSA, as described at the beginning of Section 2.2.) As discussed later in this report (Section 3.3), this way of handling multi-state metropolitan areas appears to have certain undesirable consequences, which may be grounds for adopting a more complex rule for treating multi-state areas.

2.2.1.2 Option 3

The multi-state metropolitan area issue also arises in constructing Option 3. In particular, which state should a metropolitan area be included with for purposes of grouping it by population size and computing the GAF for its population category? In their analysis of Option 3, the PPRC required all counties in a metropolitan area to have the same GAF, and considered the metropolitan area to lie wholly within the state containing the largest share of its population for purposes of computing its GAF. For Option 3 in this report, we defined metropolitan areas as unique combinations of metropolitan areas and states, as we did for Option 2. We included only the portion of a multi-state metropolitan area within a particular state in computing the GAF for that state's metropolitan area population categories. But we classified the portion of the metropolitan area into a population category based on the population of the entire metropolitan area in all states, not the portion of the population in a particular state. Portions of multi-state metropolitan areas in states that currently have a single payment locality remain with that single statewide FSA. As for Option 2, the Washington, D.C. PMSA retained its integrity as a single area; it was not divided into Maryland and Virginia portions.

For example, recall that the Memphis MSA (4920) has portions in Tennessee, Arkansas, and Mississippi (De Soto county). Since Tennessee and Arkansas currently have statewide localities, the portions of the Memphis MSA in these states remain part of their statewide locality under Option 3. De Soto county in Mississippi is placed in the 1 to 3 million metropolitan area population category based on the population of the entire Memphis MSA and is included in the Mississippi GAF computations by metropolitan area population category. As it turns out, De Soto county is the only Mississippi metropolitan area in the 1 to 3 million population category, so its GAF defines the GAF of this category for Mississippi.

2.2.1.3 Option 4

Option 4 is also based on metropolitan area population categories, but no vexing issues arise with multi-state metropolitan areas. This is because Option 4 incorporates all states, including those that currently have a single payment locality, and the metropolitan area population categories are nationwide, not by state. Multi-state metropolitan areas do not have to be classified into a particular state, and all counties in a metropolitan area (indeed, in a metropolitan area population class) have the same GAF under Option 4.

2.2.2 Review of the Computation of the Geographic Adjustment Factor for Metropolitan Counties

In interpreting the results presented in Chapter 3, and in Volume II of this report (maps), it may be helpful to review the calculation of GAFs for metropolitan counties. The main goal is to explain to the reader the circumstances under which the GAF differs among the counties comprising a metropolitan area. This knowledge may be particularly helpful in interpreting the results for state-specific portions of multi-state metropolitan areas under Options 2 and 3. Given that the computation of the county GAF is not the focus of this report, this section provides only a brief overview. More detailed explanations are available in Pope and Dayhoff (1994), Pope et al. (1994), and Zuckerman and Norton (1994).

In some metropolitan areas, all counties have the same GAF, but in others the GAF differs by county. The differences among metropolitan areas occur because MSAs and PMSAs were treated differently in the computation of the GPCIs. MSAs tend to be much less populous than PMSAs, and do not have adequate sample sizes in underlying input price data derived from the Decennial Census to compute county-specific GPCIs. Hence, MSA-wide GPCIs were computed for MSAs, but county-specific GPCIs for PMSAs. If the metropolitan area is an MSA³ all counties in the MSA have identical quarter work GPCIs and practice expense GPCIs.⁴ The only reason the GAF varies among the counties in an MSA is a different malpractice GCPI. This can occur, for instance, in a multi-state MSA when the two or more states in which the MSA is located have different malpractice GPCIs. For example, the Kansas and Missouri portions of the Kansas City, Kansas-Missouri MSA have the same work and practice expense

³Or a NECMA other than Boston.

⁴Except for a few metropolitan counties (e.g., in the Atlanta MSA) that have differential rental indices derived from the Fair Market Rents defined by the Department of Housing and Urban Development. See Pope et al, 1994 for discussion of the practice expense GCPI rental index.

GPCIs, but the Missouri portion has a slightly higher GAF (0.983 versus 0.982) because of a higher malpractice GPCI.

If the metropolitan area is a PMSA⁵ the quarter work and practice expense GPCIs are county-specific. Each county has its own GAF. An implication is that the parts of the metropolitan area in different states will (except by coincidence) have different GAFs.⁶ For example, the GAF of the Pennsylvania portion of the Philadelphia, Pennsylvania-New Jersey PMSA is 1.066, whereas the GAF of the New Jersey portion of the same PMSA is 1.038. We will return to the implications of the different treatment of MSAs and PMSAs in the computation of the GAF in Chapter 3.

⁵Or the Boston NECMA.

⁶Differences in the malpractice GPCI may also contribute to county or state differences.

3.0 RESULTS

Table 3-1 summarizes the number of FSAs by option and threshold (where applicable). All the options and thresholds reduce the current number of 210 payment localities substantially, by 50 percent or more in most cases. The number of states with multiple FSAs also declines under Options 1 and 2 (i.e., additional states are converted to a single statewide FSA), but not under Option 3¹, and under Option 4, only Washington, D.C. and the Virgin Islands are single "statewide" FSAs.

We discuss the specific FSAs resulting from each option in Sections 3.2 to 3.5. First, however, we compare summary measures of payment accuracy and small area payment variations for selected Option 1 FSA variants to the current Medicare payment localities, statewide FSAs, and a single national FSA. This comparison indicates that the current localities can be aggregated and simplified, but only at a cost in reduced payment accuracy. Section 3.6 is an evaluation of the FSA options, and gives a rationale for our preferred option.

3.1 Summary of Payment Accuracy and Small Area Payment Differences for Selected Fee Schedule Area Variants

The major goal of revising FSAs is to simplify the payment areas and reduce payment differences among adjacent geographic areas, while maintaining accuracy in tracking input price differences among areas. A summary measure of a FSA option's accuracy in tracking input prices is the average percentage difference between the county GAF and the GAF of the payment area to which that county is assigned. These differences are weighted by county physician services relative value units (RVUs) so that inaccuracies in areas where more services are provided are emphasized. A summary measure of payment differences among adjacent geographic areas in a FSA option is the average difference of the GAFs between unique pairs of contiguous counties, weighted by the sum of the RVUs of the two counties.

Table 3-2 shows these summary measures of input price accuracy and small area payment differences for selected FSA options. At one extreme is a single national FSA, that is, no geographic adjustments. Lack of a geographic adjustment obviously does not track input prices at all, resulting in an average payment error of 6.86 percent, but also avoids any payment boundaries (differences). At the other extreme is a FSA for each of the 3,223 counties. County payment areas perfectly track county input price differences, but have the greatest

¹If states with small intra-state input price variation became statewide FSAs as in the PPRC proposal (PPRC, 1992), the number of multi-locality states would decline under Option 3.

TABLE 3-1

SUMMARY OF FEE SCHEDULE AREAS (FSAs) BY OPTION AND THRESHOLD

<u>Option</u>	<u>Threshold</u>	<u>Number of FSAs**</u>	<u>Number of "Statewide" FSAs***</u>	<u>Number of "States" with Multiple FSAs***</u>
Current*	N/A	210	25	28
1	10.0%	53	53	0
	5.0	61	47	6
	4.0	69	44	9
	3.5	75	41	12
	3.0	83	36	17
	2.5	87	34	19
	2.0	89	32	21
	1.5	97	30	23
	1.0	102	29	24
	0.5	105	27	26
	0.0	109	25	28
1i	6.0	78	43	10
	5.0	87	39	14
	4.0	94	36	17
	3.5	105	31	22
	3.0	115	28	25
2	10.0	53	53	0
	5.0	63	46	7
	4.0	70	42	11
	3.5	79	37	16
	3.0	85	34	19
	2.5	95	30	23
3	N/A	132	25	28
4	N/A	5	2 [†]	51 ^{††}

* As of January 1, 1995.

** The minimum number of FSAs is 53: 50 statewide FSAs plus one each for Puerto Rico, the Virgin Islands, and Washington, D.C.

*** Includes Puerto Rico, the Virgin Islands, and Washington, D.C. Thus, the maximum number of "statewide" FSAs and "states" with multiple FSAs, is 53. These two columns always sum to 53.

† Washington, D.C. and the Virgin Islands.

†† Puerto Rico in addition to the 50 states.

N/A = not applicable.

TABLE 3-2

PAYMENT ACCURACY AND SMALL AREA PAYMENT DIFFERENCES OF SELECTED FEE SCHEDULE AREA (FSA) OPTIONS

<u>Fee Schedule Area</u>	<u>Number of FSAs*</u>	<u>Average County/FSA Input Price Difference †, *</u>	<u>Average County Boundary Difference †, **</u>
National	1	6.86%	0.00%
States	53	4.06%	0.73%
Option 1, 3% Threshold	83	2.25%	1.67%
Option 1, Iterative, 5% Threshold	87	2.09%	1.78%
Option 1, 1% Threshold	102	1.91%	2.01%
Option 1, Iterative, 3.5% Threshold	105	1.90%	1.94%
1995 Medicare Payment Localities	210	1.67%	2.30%
Counties	3,223	0.00%	3.18%

* Includes Puerto Rico, the Virgin Islands, and Guam.

** Excludes Puerto Rico, the Virgin Islands, and Guam.

† Weighted by total physician services relative value units (RVUs)

NOTE: Input price accuracy is measured by the average absolute difference (weighted by total county RVUs) between the county Geographic Adjustment Factor (GAF) and the FSA GAF. Boundary differences are measured by the average absolute difference in county GAFs between all unique, contiguous county pairs, weighted by the sum of total RVUs of the contiguous counties.

SOURCE: HER File of 1996 County Input Prices.

number of, and largest average difference across, payment boundaries. The two extremes of a single national FSA and county FSAs highlight the tradeoff between tracking input price variations and avoiding payment differences among nearby areas.

Other FSA configurations track input prices more accurately than a single national area, at the cost of creating larger payment differences among nearby counties than a national area (Table 3-2). Differences remain smaller than with county FSAs, but input price variations are not captured as well. As compared to a single national FSA, creating 53 state FSAs (Puerto Rico, the Virgin Islands, and D.C. are considered "states") reduces average payment inaccuracy by 41 percent, from 6.86 percent to 4.06 percent, at the cost of creating an average payment difference among contiguous counties of 0.73 percent. The Option 1 FSA variants cut payment inaccuracy in half as compared with statewide areas, while increasing payment differences among contiguous counties by two to three times. The Option 1 FSA variants remain 14 to 35 percent less accurate than the current Medicare payment localities, but have half or fewer areas, and 13 to 27 percent smaller average payment differences among contiguous counties. Thus, the current payment localities can be simplified substantially, but only at a cost in lower payment accuracy.

We now proceed to discuss the results for each FSA option individually. Tables of GAFs by FSA are presented in this chapter. Maps of FSAs by option, threshold, and state are included in Volume III of this report, and should be consulted while reading this chapter. State maps are included only for states with multiple FSAs under a given option and threshold. Single-FSA states are shown on a national map. Under Options 1 and 2, a state map for a percentage threshold is included only if there has been some change in FSAs for that state from the previous threshold. National and regional, but not state, maps are used for Option 4. In a few cases, maps were prepared for metropolitan areas where the state maps do not show the FSAs clearly.

3.2 Option 1

GAFs by FSA and percentage threshold under Option 1 are shown in Table 3-3. Appendix Table A-1 (Volume II) displays 1996 locality GAFs, state GAFs, and their percentage differences for all states and payment localities. Maps of Option 1 by threshold and state are included in Volume III of this report.

TABLE 3-3

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 1
 STATEWIDE FSAs EXCEPT FOR PAYMENT LOCALITIES THAT EXCEED THE STATEWIDE GAF BY MORE THAN A THRESHOLD*

State	Fee Schedule Area	Threshold									
		10.0%	5.0%	4.0%	3.5%	3.0%	2.5%	2.0%	1.5%	1.0%	0.5%
ALABAMA	BIRMINGHAM, AL	-	-	-	-	-	0.957	0.957	0.957	0.957	0.957
	NORTHWEST AL	-	-	-	-	-	-	-	-	0.939	0.939
	REST OF ALABAMA	0.932	0.932	0.932	0.932	0.932	0.922	0.922	0.922	0.918	0.918
ALASKA*	STATEWIDE	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128
ARIZONA	PHOENIX, AZ	-	-	-	-	-	-	-	-	1.002	1.002
	REST OF ARIZONA	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.981	0.981
ARKANSAS*	STATEWIDE	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887
CALIFORNIA	SAN FRANCISCO, CA	-	1.153	1.153	1.153	1.153	1.153	1.153	1.153	1.153	1.153
	SANTA CLARA, CA	-	1.134	1.134	1.134	1.134	1.134	1.134	1.134	1.134	1.134
	SAN MATEO, CA	-	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.130
	LOS ANGELES	-	-	1.103	1.103	1.103	1.103	1.103	1.103	1.103	1.103
	OAKLAND/BERKLEY, CA	-	-	-	-	1.092	1.092	1.092	1.092	1.092	1.092
	ANAHEIM/SANTA ANA, CA	-	-	-	-	1.092	1.092	1.092	1.092	1.092	1.092
	VENTURA, CA	-	-	-	-	-	-	1.079	1.079	1.079	1.079
	MARIN/PALM/SOLANO, CA	-	-	-	-	-	-	-	-	-	1.063
	REST OF CALIFORNIA	1.062	1.054	1.054	1.030	1.030	1.012	1.012	1.010	1.010	1.007
		0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.966
CONNECTICUT	SOUTH WEST CONNECTICUT	-	-	-	-	1.143	1.143	1.143	1.143	1.143	1.143
	SOUTH CENTRAL CONNECTICUT	-	-	-	-	-	-	1.123	1.123	1.123	1.123
	REST OF CONNECTICUT	1.106	1.106	1.106	1.106	1.100	1.100	1.100	1.089	1.089	1.089
DELAWARE*	STATEWIDE	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015
DISTRICT OF COLUMBIA	DC + MARYLAND/VIRGINIA SUBURBS†	1.105	1.105	1.105	1.105	1.105	1.105	1.105	1.105	1.105	1.105
FLORIDA	MIAMI, FL	-	1.114	1.114	1.114	1.114	1.114	1.114	1.114	1.114	1.114
	FORT LAUDERDALE, FL	-	-	-	-	1.055	1.055	1.055	1.055	1.055	1.055
	REST OF FLORIDA	1.024	1.008	1.008	1.008	0.984	0.984	0.984	0.984	0.984	0.984
GEORGIA	ATLANTA, GA	-	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011	1.011
	REST OF GEORGIA	0.966	0.966	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935
HAWAII/GUAM*	STATEWIDE	1.086	1.086	1.086	1.086	1.086	1.086	1.086	1.086	1.086	1.086
IDAHO	SOUTH IDAHO	-	-	-	-	-	-	-	-	-	0.914
	REST OF IDAHO	0.911	0.911	0.911	0.911	0.911	0.911	0.911	0.911	0.911	0.901
ILLINOIS	CHICAGO, IL	-	1.066	1.066	1.066	1.066	1.066	1.066	1.066	1.066	1.066
	SUBURBAN CHICAGO, IL	-	-	-	1.050	1.050	1.050	1.050	1.050	1.050	1.050
	REST OF ILLINOIS	1.011	0.962	0.962	0.931	0.931	0.931	0.931	0.931	0.931	0.931
INDIANA	METROPOLITAN, IN	-	-	-	-	-	-	-	-	0.938	0.938
	REST OF INDIANA	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.909	0.909
IOWA*	STATEWIDE	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912
KANSAS	SUBURBAN KANSAS CITY, KA	-	-	-	0.982	0.982	0.982	0.982	0.982	0.982	0.982
	KANSAS CITY, KANSAS	-	-	-	0.982	0.982	0.982	0.982	0.982	0.982	0.982
	REST OF KANSAS	0.945	0.945	0.945	0.936	0.936	0.936	0.936	0.936	0.936	0.936
KENTUCKY	LEXINGTON & LOUISVILLE, KY	-	-	-	-	0.946	0.946	0.946	0.946	0.946	0.946
	REST OF KENTUCKY	0.921	0.921	0.921	0.921	0.921	0.904	0.904	0.904	0.904	0.904
LOUISIANA	NEW ORLEANS, LA	-	-	-	0.977	0.977	0.977	0.977	0.977	0.977	0.977
	BATON ROUGE, LA	-	-	-	-	-	-	-	-	-	0.944
	REST OF LOUISIANA	0.943	0.943	0.943	0.926	0.926	0.926	0.926	0.926	0.926	0.922

TABLE 3-3 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 1
 STATEWIDE FSAs EXCEPT FOR PAYMENT LOCALITIES THAT EXCEED THE STATEWIDE GAF BY MORE THAN A THRESHOLD*

State	Fee Schedule Area	Threshold										
		10.0%	5.0%	4.0%	3.5%	3.0%	2.5%	2.0%	1.5%	1.0%	0.5%	0.0%
MAINE	SOUTHERN MAINE	-	-	-	-	0.992	0.992	0.992	0.992	0.992	0.992	0.992
	REST OF MAINE	0.959	0.959	0.959	0.959	0.937	0.937	0.937	0.937	0.937	0.937	0.937
MARYLAND†	BALTIMORE/SURROUNDING COUNTYS, MD	-	-	-	-	-	-	-	1.032	1.032	1.032	1.032
	REST OF MARYLAND	1.016	1.016	1.016	1.016	1.016	1.016	1.016	0.964	0.964	0.964	0.964
MASSACHUSETTS	URBAN MASSACHUSETTS	-	-	-	-	-	-	-	-	1.084	1.084	1.084
	REST OF MASSACHUSETTS	1.075	1.075	1.075	1.075	1.075	1.075	1.075	1.075	1.049	1.049	1.049
MICHIGAN	DETROIT, MI	-	-	1.137	1.137	1.137	1.137	1.137	1.137	1.137	1.137	1.137
	REST OF MICHIGAN	1.082	1.082	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012	1.012
MINNESOTA*	STATEWIDE	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961
MISSISSIPPI	URBAN MISSISSIPPI	-	-	-	-	-	-	-	0.913	0.913	0.913	0.913
	REST OF MISSISSIPPI	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.883	0.883	0.883	0.883
MISSOURI	NORTH KANSAS CITY (CLAY/PLATTE), MO	-	-	-	-	0.983	0.983	0.983	0.983	0.983	0.983	0.983
	KANSAS CITY (JACKSON COUNTY), MO	-	-	-	-	0.983	0.983	0.983	0.983	0.983	0.983	0.983
	ST. LOUIS/LARGE EASTERN CITIES, MO	-	-	-	-	-	-	-	-	0.968	0.968	0.968
	REST OF MISSOURI	0.954	0.954	0.954	0.954	0.947	0.947	0.947	0.947	0.902	0.902	0.902
MONTANA*	STATEWIDE	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.907
NEBRASKA*	STATEWIDE	0.894	0.894	0.894	0.894	0.894	0.894	0.894	0.894	0.894	0.894	0.894
NEVADA	RENO, CARSON CITY, SPARKS, NV	-	-	-	-	-	-	-	-	-	-	1.013
	REST OF NEVADA	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.009
NEW HAMPSHIRE*	STATEWIDE	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003
NEW JERSEY	NORTHERN NEW JERSEY	-	-	-	-	-	-	1.109	1.109	1.109	1.109	1.109
	EAST OF NEW JERSEY	1.085	1.085	1.085	1.085	1.085	1.085	1.051	1.051	1.051	1.051	1.051
NEW MEXICO*	STATEWIDE	0.937	0.937	0.937	0.937	0.937	0.937	0.937	0.937	0.937	0.937	0.937
NEW YORK	MANHATTAN, NY	-	1.225	1.225	1.225	1.225	1.225	1.225	1.225	1.225	1.225	1.225
	BROOKLYN/BRONX/NYC SUB./LONG ISLAND, NY	-	-	1.170	1.170	1.170	1.170	1.170	1.170	1.170	1.170	1.170
	QUEENS, NY	-	-	1.163	1.163	1.163	1.163	1.163	1.163	1.163	1.163	1.163
	REST OF NEW YORK	1.115	1.092	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982
NORTH CAROLINA*	STATEWIDE	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924
NORTH DAKOTA*	STATEWIDE	0.898	0.898	0.898	0.898	0.898	0.898	0.898	0.898	0.898	0.898	0.898
OHIO*	STATEWIDE	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973
OKLAHOMA*	STATEWIDE	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910
OREGON	PORTLAND, ET AL. (CITIES), OR	-	-	-	-	0.981	0.981	0.981	0.981	0.981	0.981	0.981
	REST OF OREGON	0.949	0.949	0.949	0.949	0.934	0.934	0.934	0.934	0.934	0.934	0.934
PENNSYLVANIA	PHILLY/PITT MED SCHLS/HOSPITALS	-	1.041	1.041	1.041	1.041	1.041	1.041	1.041	1.041	1.041	1.041
	LARGE PENNSYLVANIA CITIES	-	-	-	-	-	-	-	-	1.001	1.001	1.001
	REST OF PENNSYLVANIA	0.990	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.939	0.939	0.939
PUERTO RICO	PUERTO RICO	0.794	0.794	0.794	0.794	0.794	0.794	0.794	0.794	0.794	0.794	0.794
RHODE ISLAND*	STATEWIDE	1.068	1.068	1.068	1.068	1.068	1.068	1.068	1.068	1.068	1.068	1.068
SOUTH CAROLINA*	STATEWIDE	0.915	0.915	0.915	0.915	0.915	0.915	0.915	0.915	0.915	0.915	0.915

TABLE 3-3 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 1.
STATEWIDE FSAs EXCEPT FOR PAYMENT LOCALITIES THAT EXCEED THE STATEWIDE GAF BY MORE THAN A THRESHOLD*

State	Fee Schedule Area	Threshold										
		10.0%	5.0%	4.0%	3.5%	3.0%	2.5%	2.0%	1.5%	1.0%	0.5%	0.0%
SOUTH DAKOTA*	STATEWIDE	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880
TENNESSEE*	STATEWIDE	0.923	0.923	0.923	0.923	0.923	0.923	0.923	0.923	0.923	0.923	0.923
TEXAS	HOUSTON, TX	-	1.034	1.034	1.034	1.034	1.034	1.034	1.034	1.034	1.034	1.034
	DALLAS, TX	-	-	1.006	1.006	1.006	1.006	1.005	1.006	1.006	1.006	1.006
	BRAZORIA, TX	-	-	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003
	GALVESTON, TX	-	-	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
	AUSTIN, TX	-	-	-	-	-	-	-	0.979	0.979	0.979	0.979
	FORT WORTH, TX	-	-	-	-	-	-	-	0.977	0.977	0.977	0.977
	BEAUMONT, TX	-	-	-	-	-	-	-	-	0.973	0.973	0.973
	REST OF TEXAS	0.962	0.947	0.934	0.934	0.934	0.934	0.934	0.927	0.924	0.924	0.924
UTAH*	STATEWIDE	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	
VERMONT*	STATEWIDE	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	
VIRGIN ISLANDS	VIRGIN ISLANDS	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	
VIRGINIA††	RICHMOND & CHARLOTTESVILLE, VA	-	-	-	-	0.975	0.975	0.975	0.975	0.975	0.975	0.975
	TIDEWATER & NORTHERN VIRGINIA CNTYS	-	-	-	-	-	-	-	-	0.958	0.958	0.958
	REST OF VIRGINIA	0.944	0.944	0.944	0.944	0.933	0.933	0.933	0.933	0.918	0.918	0.918
WASHINGTON	SEATTLE (KING CNTY), WA	-	-	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023
	REST OF WASHINGTON	0.982	0.982	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962
WEST VIRGINIA	CHARLESTON, WV	-	-	-	-	-	-	0.941	0.941	0.941	0.941	0.941
	EASTERN VALLEY, WV	-	-	-	-	-	-	-	0.937	0.937	0.937	0.937
	REST OF WEST VIRGINIA	0.919	0.919	0.919	0.919	0.919	0.919	0.908	0.907	0.907	0.907	0.907
WISCONSIN	MADISON (DAKE CNTY), WI	-	-	-	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
	MILWAUKEE, WI	-	-	-	-	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	SOUTHEASTERN MILWAUKEE SUBURBS, WI	-	-	-	-	-	-	-	0.985	0.985	0.985	0.985
	REST OF WISCONSIN	0.968	0.968	0.968	0.964	0.949	0.949	0.949	0.941	0.941	0.941	0.941
WYOMING*	STATEWIDE	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925
TOTAL NUMBER OF FEE SCHEDULE AREAS		53	61	69	75	83	87	89	97	102	105	109
NUMBER OF STATES WITH MULTIPLE FSAs		0	6	9	12	17	19	21	23	24	26	28
NUMBER OF STATEWIDE** FSAs		53	47	44	41	36	34	32	30	29	27	25

* FSAs that are statewide as of January 1, 1995 remain statewide areas.

** Includes Puerto Rico, the Virgin Islands, and Washington, D.C.

† GAF for District of Columbia only is 1.122.

†† Excludes Maryland counties in the Washington, D.C. payment locality. The statewide Maryland GAF including these counties is 1.038.

††† Excludes Virginia counties in the Washington, D.C. payment locality. The statewide Virginia GAF including these counties is 0.966.

NOTE: Based on Medicare payment localities defined as of January 1, 1995. GAFs are derived from GPCIs rescaled for budget neutrality.

SOURCE: Health Economics Research, Inc. file of county input prices.

We decided to use thresholds ranging from 10 percent to 0.0 percent for Option 1². At 10 percent, all 53 FSAs are single, statewide localities (including Washington, D.C., Puerto Rico, and the Virgin Islands as three additional "states"). At a threshold of 0.0, all payment localities with input prices exceeding the state average remain distinct FSAs³. The payment localities that remain FSAs at any other threshold can be determined by consulting Table A-1.

At the 5 percent threshold as compared with the 10 percent threshold, only eight additional payment localities become FSAs: San Francisco, San Mateo, and Santa Clara, California; Miami, Florida; Chicago, Illinois; Houston, Texas; Manhattan, New York; and Philadelphia/Pittsburgh Medical Schools and Hospitals. These are the localities with the highest input prices relative to their state averages. From 3 to 8 additional localities become FSAs at each reduction of the threshold from 5 percent to 0.0 percent. At the 0.0 percent threshold, there are 109 FSAs compared with 210 current payment localities.

We believe that a threshold of 3.5 percent or lower is desirable under Option 1. Above 3.5 percent, some major metropolitan areas--Los Angeles,⁴ for example--do not become distinct FSAs, resulting in inaccurate tracking of input prices when these metropolitan areas are included with the residual state area. A case can be made for a 3 percent or 2.5 percent threshold. At a 3.5 percent threshold, the Kansas, but not the Missouri, side of Kansas City has become a distinct FSA, creating a 3 percentage point difference within this metropolitan area. Also, in Wisconsin, Madison, but not Milwaukee, has become a FSA. At the 3 percent threshold, Kansas City, Missouri and Milwaukee have become additional FSAs. At a 2.5 percent threshold, Oakland/Berkeley, California and Santa Ana/Anaheim, California have become FSAs, reducing significant GAF differences at higher thresholds between them and nearby FSAs such as San Francisco and Los Angeles, respectively. At a 1.5 percent threshold, Ventura, California, Baltimore, Maryland, Fort Worth, Texas, and the Milwaukee suburbs become distinct FSAs, reducing significant GAF differences with nearby areas (Los Angeles, Washington, D.C., Dallas, and Milwaukee, respectively). At a 1.0 percent threshold, "St. Louis/large eastern cities, Missouri", "large Pennsylvania cities", and "Tidewater/North Virginia cities" become FSAs, all of which have significantly higher input prices than the remaining rest of state areas.

²Maps (Volume III) were produced only for thresholds ranging from 10% to 2.5%.

³Since at least one locality will have above average input prices in all multi-locality states, the states that have only a single statewide locality at the zero threshold are the current single-locality states.

⁴We have aggregated the eight current Los Angeles localities into one.

Overall, we prefer the 1.0 percent Option 1 threshold, with 102 FSAs. It appears to "break out" enough FSAs to track input prices accurately, but still cuts the current number of FSAs in half. The zero threshold (109 areas) also has some appeal, as any current payment locality with input prices exceeding its state average remains a distinct FSA. If the goal of policymakers is to consolidate as many FSAs as possible, higher thresholds with fewer FSAs and multi-FSA states would be preferred.

Option 1 has several advantages. By using the current payment localities as building blocks, it is the most conservative of the options. GAFs for the largest, highest-price cities and metropolitan areas will not change under this option. Neither will the GAFs of single-locality states. Many smaller cities and rural areas are combined into residual state areas, eliminating GAF differences among these areas and substantially reducing the number of FSAs. Since these areas usually have the smallest input price differences, combining them reduces the number of FSA at the smallest loss in accuracy of input price tracking. Under Option 1, rural areas gain, while mid-sized cities tend to be the largest losers. Small cities tend to lose, but not greatly because their GAFs are often not much higher than the GAFs of rural areas. Option 1 also imposes the least administrative burden on HCFA because it utilizes the current locality administrative structure.

The disadvantages of Option 1 are the tradeoffs that must be incurred to gain its advantages. It does not track input prices as accurately as the current localities, especially differences that occur among small to moderate-sized cities and rural areas within a state. Although GAF differences among small cities and rural areas within a state are eliminated, other GAF differences across boundaries are created or exacerbated by Option 1. In some states, rural payment localities are combined with larger, higher-cost cities, increasing GAF differences at state borders. For example, the difference in 1996 GAFs between the current payment localities "Northeast Rural California" and "Rest of Oregon" is 0.952 versus 0.924 (2.8 percentage points). Under Option 1, even at the 0.0 percent threshold, the difference (between "Rest of California" and "Rest of Oregon") more than doubles to 1.007 versus 0.934 (7.3 percentage points). Differences across rural state boundaries under Option 1 generally tend to be larger than current differences.

GAF differences between large cities and smaller cities can also be exacerbated by Option 1. For example, with the current payment localities, the contiguous California counties of Los Angeles and Ventura have 1996 GAFs of 1.103 and 1.079, respectively, a 2.4 percentage point difference. Under Option 1, Ventura is combined with the residual "Rest of California" FSA for all thresholds greater than 1.5 percent. Its GAF (under a 2.5 percent threshold) is reduced to 1.012, while Los Angeles's GAF remains at 1.103, a difference of 9.1 percentage points. Other examples of Option 1 increasing boundary differences can be cited (all these

cases assume a 2.5 percent threshold): Marin versus San Francisco, California (1.153/1.012 under Option 1 versus 1.153/1.063 with current localities); Dallas versus Fort Worth, Texas (1.006/0.934 under Option 1 versus 1.006/0.977 currently); and Milwaukee versus Milwaukee suburbs (0.999/0.949 under Option 1 versus 0.999/0.985 currently).

In general, in states with a large range of GAFs among payment localities—such as California, Texas, New York, and Illinois—the mid-sized cities and metropolitan areas tend to be combined with the residual "rest of state" area. Their GAFs are sharply reduced and rural area GAFs are raised, lessening the accuracy of input price tracking, and creating unwarranted boundary differences between mid-sized and large cities, and at rural state boundaries. Lowering the percentage threshold—perhaps to 1.5 percent, or even to zero—is one way to ameliorate this problem, at the "cost" of a slightly larger number of FSAs. Another solution is the variant of Option 1 discussed in the next section.

Another characteristic of Option 1 that tends to reduce its accuracy in tracking input prices is its asymmetry in "breaking out" high price areas, but not low price areas. This can result in single statewide FSAs with significant intra-state variation in input prices (i.e., in the GAF). For example, Maryland becomes a statewide FSA under Option 1, at all thresholds exceeding 1.5 percent. But the GAF in Maryland ranges from 1.032 in the current Baltimore locality to 0.955 in the Western Maryland locality. Baltimore dominates the state average GAF of 1.016, which it exceeds by only 1.6 percent, whereas Western Maryland's GAF falls short of the average by 6 percent. The relatively high GAF in western Maryland results in potential overpayment there, as well as marked differences with payment in nearby areas of West Virginia and Pennsylvania. In general, significant intra-FSA input price variation may remain in states in which the state average GAF is dominated by a large, high-price city. Either this state becomes a single FSA, as is the case in Maryland, or the largest city becomes a FSA, but mid-sized cities do not, so that considerable variation remains in the "rest of state" residual area including mid-sized cities and rural areas. A solution to this shortcoming of Option 1 is to exclude the locality under consideration from the residual state area to which it is compared. We adopted this procedure for Option 1i (next section).

3.2.1 Option 1i (Option 1, Iterated)

GAFs by FSA and percentage threshold under Option 1i are shown in Table 3-4. Maps of Option 1i for 5 percent and 3.5 percent thresholds are included in Volume III of this report. We computed Option 1i for thresholds ranging from 6 percent to 3 percent. This seemed to be the threshold range of greatest interest, with the number of FSAs ranging from 78 to 115. Thresholds lower than 3 percent result in a relatively large number of FSAs, whereas

TABLE 3-4

GEOGRAPHIC ADJUSTMENT FACTORS (GAFS) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 1i
(ITERATED OPTION 1)*

State	Fee Schedule Area	THRESHOLD				
		6.0%	5.0%	4.0%	3.5%	3.0%
ALABAMA	BIRMINGHAM, AL	-	-	-	0.957	0.957
	REST OF STATE	0.932	0.932	0.932	0.922	0.922
ALASKA*	STATEWIDE	1.128	1.128	1.128	1.128	1.128
ARIZONA	STATEWIDE	0.995	0.995	0.995	0.995	0.995
ARKANSAS*	STATEWIDE	0.887	0.887	0.887	0.887	0.887
CALIFORNIA	SAN FRANCISCO, CA	1.153	1.153	1.153	1.153	1.153
	SANTA CLARA, CA	1.134	1.134	1.134	1.134	1.134
	SAN MATEO, CA	1.130	1.130	1.130	1.130	1.130
	LOS ANGELES, CA	1.103	1.103	1.103	1.103	1.103
	ANAHEIM/SANTA ANA, CA	1.092	1.092	1.092	1.092	1.092
	OAKLAND/BERKLEY, CA	1.092	1.092	1.092	1.092	1.092
	VENTURA, CA	1.079	1.079	1.079	1.079	1.079
	MARIN/NAPA/SOLANO, CA	-	1.063	1.063	1.063	1.063
	MONTEREY/SANTA CRUZ, CA	-	-	-	1.044	1.044
	SANTA BARBARA, CA	-	-	-	1.042	1.042
	REST OF STATE	1.010	1.007	1.007	1.003	1.003
COLORADO*	STATEWIDE	0.966	0.966	0.966	0.966	0.966
CONNECTICUT	SOUTHWEST CONNECTICUT	-	-	-	1.143	1.143
	SOUTH CENTRAL CONNECTICUT	-	-	-	-	1.123
	REST OF STATE	1.106	1.106	1.106	1.100	1.089
DELAWARE*	STATEWIDE	1.015	1.015	1.015	1.015	1.015
DISTRICT OF COLUMBIA	DC +MD/VA SUBURBS†	1.105	1.105	1.105	1.105	1.105
FLORIDA	MIAMI, FL	1.114	1.114	1.114	1.114	1.114
	FORT LAUDERDALE, FL	1.055	1.055	1.055	1.055	1.055
	REST OF STATE	0.984	0.984	0.984	0.984	0.984
GEORGIA	ATLANTA, GA	1.011	1.011	1.011	1.011	1.011
	REST OF STATE	0.935	0.935	0.935	0.935	0.935

TABLE 3-4 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFS) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 1i
(ITERATED OPTION 1)*

State	Fee Schedule Area	THRESHOLD				
		6.0%	5.0%	4.0%	3.5%	3.0%
HAWAII/GUAM*	STATEWIDE	1.086	1.086	1.086	1.086	1.086
IDAHO	STATEWIDE	0.911	0.911	0.911	0.911	0.911
ILLINOIS	CHICAGO, IL	1.066	1.066	1.066	1.066	1.066
	SUBURBAN CHICAGO, IL	1.050	1.050	1.050	1.050	1.050
	EAST ST. LOUIS, IL	-	0.974	0.974	0.974	0.974
	SPRINGFIELD, IL	-	-	0.961	0.961	0.961
	ROCKFORD, IL	-	-	0.955	0.955	0.955
	PEORIA, IL	-	-	-	-	0.938
	REST OF STATE	0.931	0.924	0.913	0.913	0.909
INDIANA	METROPOLITAN IN	-	-	-	-	0.938
	REST OF STATE	0.925	0.925	0.925	0.925	0.909
IOWA*	STATEWIDE	0.912	0.912	0.912	0.912	0.912
KANSAS	KANSAS CITY, KANSAS	-	-	0.982	0.982	0.982
	SUBURBAN KANSAS CITY, KS	-	-	0.982	0.982	0.982
	REST OF STATE	0.945	0.945	0.936	0.936	0.936
KENTUCKY	LEXINGTON & LOUISVILLE, KY	-	-	0.946	0.946	0.946
	REST OF STATE	0.921	0.921	0.904	0.904	0.904
LOUISIANA	NEW ORLEANS, LA	-	0.977	0.977	0.977	0.977
	REST OF STATE	0.943	0.926	0.926	0.926	0.926
MAINE	SOUTHERN MAINE	-	0.992	0.992	0.992	0.992
	REST OF STATE	0.959	0.937	0.937	0.937	0.937
MARYLAND††	BALTIMORE/SURR. CNTYS, MD	1.032	1.032	1.032	1.032	1.032
	REST OF STATE	0.964	0.964	0.964	0.964	0.964
MASSACHUSETTS	URBAN MASS	-	-	-	-	1.084
	REST OF STATE	1.075	1.075	1.075	1.075	1.049

TABLE 3-4 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFS) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 1i
(ITERATED OPTION 1)*

State	Fee Schedule Area	THRESHOLD				
		6.0%	5.0%	4.0%	3.5%	3.0%
MICHIGAN	DETROIT, MI	1.137	1.137	1.137	1.137	1.137
	REST OF STATE	1.012	1.012	1.012	1.012	1.012
MINNESOTA*	STATEWIDE	0.961	0.961	0.961	0.961	0.961
MISSISSIPPI	URBAN MISSISSIPPI	-	-	-	-	0.913
	REST OF STATE	0.899	0.899	0.899	0.899	0.883
MISSOURI	K.C. (JACKSON CNTY), MO	-	-	-	0.983	0.983
	N K.C. (CLAY/PLATTE), MO	-	-	-	0.983	0.983
	ST. LOUIS/LG E. CITIES, MO	-	-	-	0.968	0.968
	REST OF STATE	0.954	0.954	0.954	0.902	0.902
MONTANA*	STATEWIDE	0.907	0.907	0.907	0.907	0.907
NEBRASKA*	STATEWIDE	0.894	0.894	0.894	0.894	0.894
NEVADA	STATEWIDE	1.010	1.010	1.010	1.010	1.010
NEW HAMPSHIRE*	STATEWIDE	1.003	1.003	1.003	1.003	1.003
NEW JERSEY	NORTHERN NJ	-	1.109	1.109	1.109	1.109
	REST OF STATE	1.085	1.051	1.051	1.051	1.051
NEW MEXICO*	STATEWIDE	0.937	0.937	0.937	0.937	0.937
NEW YORK	MANHATTAN, NY	1.225	1.225	1.225	1.225	1.225
	NYC SUBURBS/LONG I., NY	1.170	1.170	1.170	1.170	1.170
	QUEENS, NY	1.163	1.163	1.163	1.163	1.163
	POUGHKPSIE/N NYC SUBURBS, N	1.050	1.050	1.050	1.050	1.050
	REST OF STATE	0.973	0.973	0.973	0.973	0.973
NORTH CAROLINA*	STATEWIDE	0.924	0.924	0.924	0.924	0.924
NORTH DAKOTA*	STATEWIDE	0.898	0.898	0.898	0.898	0.898
OHIO*	STATEWIDE	0.973	0.973	0.973	0.973	0.973
OKLAHOMA*	STATEWIDE	0.910	0.910	0.910	0.910	0.910

TABLE 3-4 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFS) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 1i
(ITERATED OPTION 1)*

State	Fee Schedule Area	THRESHOLD				
		6.0%	5.0%	4.0%	3.5%	3.0%
OREGON	PORTLAND, ET AL. (CITIES), OR REST OF STATE	-	0.981	0.981	0.981	0.981
		0.949	0.934	0.934	0.934	0.934
PENNSYLVANIA	PHILLY/PITT MED SHCLS/HOSP. LARGE PENNSYLVANIA CITIES REST OF STATE	1.041	1.041	1.041	1.041	1.041
		1.001	1.001	1.001	1.001	1.001
		0.939	0.939	0.939	0.939	0.939
PUERTO RICO	PUERTO RICO	0.794	0.794	0.794	0.794	0.794
RHODE ISLAND*	STATEWIDE	1.068	1.068	1.068	1.068	1.068
SOUTH CAROLINA*	STATEWIDE	0.915	0.915	0.915	0.915	0.915
SOUTH DAKOTA*	STATEWIDE	0.880	0.880	0.880	0.880	0.880
TENNESSEE*	STATEWIDE	0.923	0.923	0.923	0.923	0.923
TEXAS	HOUSTON, TX	1.034	1.034	1.034	1.034	1.034
	DALLAS, TX	1.006	1.006	1.006	1.006	1.006
	BRAZORIA, TX	1.003	1.003	1.003	1.003	1.003
	GALVESTON, TX	1.001	1.001	1.001	1.001	1.001
	AUSTIN, TX	-	0.979	0.979	0.979	0.979
	FORT WORTH, TX	-	0.977	0.977	0.977	0.977
	BEAUMONT, TX	-	0.973	0.973	0.973	0.973
	DENTON, TX	-	-	-	-	0.955
	SAN ANTONIO, TX	-	-	-	-	0.949
	MIDLAND, TX	-	-	-	-	0.946
	ODESSA, TX	-	-	-	-	0.946
	REST OF STATE	0.934	0.924	0.924	0.924	0.918
UTAH*	STATEWIDE	0.926	0.926	0.926	0.926	0.926
VERMONT*	STATEWIDE	0.955	0.955	0.955	0.955	0.955
VIRGIN ISLANDS	VIRGIN ISLANDS	0.974	0.974	0.974	0.974	0.974

TABLE 3-4 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 1i
(ITERATED OPTION 1)*

State	Fee Schedule Area	THRESHOLD				
		6.0%	5.0%	4.0%	3.5%	3.0%
VIRGINIA††	RICHMOND & CHARLOTTESVILLE	-	-	0.975	0.975	0.975
	TIDEWATER & N VA CNTYS	-	-	0.958	0.958	0.958
	REST OF STATE	0.966	0.966	0.918	0.918	0.918
WASHINGTON	SEATTLE (KING CNTY), WA	1.023	1.023	1.023	1.023	1.023
	REST OF STATE	0.962	0.962	0.962	0.962	0.962
WEST VIRGINIA	CHARLESTON, WV	-	-	-	0.941	0.941
	EASTERN VALLEY, WV	-	-	-	-	0.937
	REST OF STATE	0.919	0.919	0.919	0.908	0.907
WISCONSIN	MADISON (DANE CNTY), WI	-	-	-	1.002	1.002
	MILWAUKEE, WI	-	-	-	0.999	0.999
	MILWAUKEE SUBURBS (SE), WI	-	-	-	0.985	0.985
	REST OF STATE	0.968	0.968	0.968	0.941	0.941
WYOMING*	STATEWIDE	0.925	0.925	0.925	0.925	0.925
TOTAL NUMBER OF FEE SCHEDULE AREAS		78	87	94	105	115
NUMBER OF STATES WITH MULTIPLE FSAs		10	14	17	22	25
NUMBER OF STATEWIDE** FSAs		43	39	36	31	28

* FSAs that are statewide as of January 1, 1995 remain statewide areas.

** Includes Puerto Rico, the Virgin Islands, and Washington, D.C.

† The District of Columbia payment localities includes suburban Maryland and Virginia counties.

†† Excludes Maryland counties in the Washington D.C. payment locality. The statewide Maryland GAF including these counties is 1.039.

††† Excludes Virginia counties in the Washington, D.C. payment locality. The statewide Virginia GAF including these counties is 0.966.

NOTE: Based on Medicare payment localities defined as of January 1, 1995. GAFs are derived from GPCIs rescaled for budget neutrality.

SOURCE: Health Economics Research, Inc. file of county input prices.

thresholds higher than 6 percent may not break out enough FSAs to accurately track input prices.

As expected, Option 1i leads to a larger number of FSAs at any threshold than Option 1. For example, at a 3 percent threshold, Option 1 has 83 FSAs whereas Option 1i has 115, 39 percent more. As expected, Option 1i breaks out more payment localities in large states containing payment localities with a wide range of GAFs. Santa Barbara, California, East St. Louis, Illinois, and San Antonio, Texas are examples of mid-sized cities in large states that become distinct FSAs in Option 1i at certain thresholds, but never "break out" of the residual statewide area in Option 1, even at a zero threshold.

It makes sense to compare Options 1 and 1i for thresholds at which each defines a similar number of FSAs. For example, Option 1 defines 87 FSAs at the 2.5 percent threshold, and Option 1i defines 87 FSAs at the 5 percent threshold. This comparison shows that Marin/Napa and Ventura, California, East St. Louis, Illinois, Poughkeepsie/North New York City suburbs, Baltimore, Maryland, Northern New Jersey, and Beaumont, Fort Worth, and Austin, Texas are FSAs in Option 1i, but not Option 1. Conversely, Birmingham, Alabama, South West Connecticut, Lexington and Louisville, Kentucky, Kansas City, Kansas and Missouri, Richmond and Charlottesville, Virginia, and Madison and Milwaukee, Wisconsin are FSAs in Option 1, but not Option 1i. For a given number of total FSAs, Option 1i defines more mid-sized cities/areas in large states as distinct FSAs, whereas Option 1 defines more FSAs in smaller states. In Option 1 (2.5 percent threshold), 19 states have multiple FSAs, but in Option 1i (5 percent threshold), only 14 do, despite an identical total number of FSAs in the two Options.

Option 1i has the advantage of consistently defining homogeneous residual state FSAs in which no payment locality's GAF exceeds the FSA average by more than the threshold. Concomitantly, relatively high-priced mid-size cities in large states become distinct FSAs, unlike Option 1. A disadvantage of Option 1i is that, especially at lower thresholds, it defines a large number of FSAs in certain populous states. For instance, Texas contains 12 FSAs and California 11 at the 3 percent threshold. Although an improvement over the 32 current payment localities in Texas, and the 21 California localities⁵, this number may be larger than desirable.

⁵Counting Los Angeles as one locality rather than eight.

3.3 Option 2

GAFs by FSA and percentage threshold under Option 2 are shown in Table 3-5. Appendix Table A-2 displays 1996 metropolitan area GAFs, state GAFs, and their percentage differences for all states and metropolitan areas. Maps of Option 2 by threshold and state are included in Volume III of this report. Appendix Table A-3 shows GAFs by FSA and threshold for Option 2 when it is extended to all states, including states that currently have a single statewide locality. (We call this Option 2A.) We used the following percentage thresholds for Option 2 and Option 2A: 10 percent, 5 percent, 4 percent, 3.5 percent, 3 percent, and 2.5 percent.

In general, Options 1 and 2 produce similar results. At a given percentage threshold, the number of FSAs is slightly higher under Option 2 than Option 1 (see Table 3-1). The individual metropolitan areas that become Option 2 FSAs at a given threshold are similar to the payment localities that become Option 1 FSAs at the same threshold. The same issues of exacerbation of boundary differences between large and mid-size cities in some states, and at rural state borders, occur.

A significant difference is that the metropolitan areas used in Option 2 are usually larger than the corresponding payment localities used in Option 1. For instance, on the maps in Volume III, compare the Washington, D.C. payment locality to the Washington, D.C. PMSA; the Dallas locality with the Dallas PMSA; the Chicago payment locality to the Chicago PMSA; the Houston locality with the Houston PMSA. The payment locality often consists of just the high-cost urban core county or counties—e.g., Montgomery, Prince George's, and Fairfax counties around the District of Columbia; Dallas county, Texas; Cook county, Illinois; and Harris county, Texas. The PMSA typically combines the core urban county or counties with the surrounding suburban ring counties.

So one factor in choosing between Options 1 and 2 is whether suburban counties should be included with the high-cost urban core, or with the rest of state residual FSA. On the one hand, creating payment boundaries within metropolitan areas may be undesirable, which would favor the PMSA FSA definition. On the other hand, input prices in suburban counties may be significantly lower than in the urban core, and more similar to prices in the residual state area. This may be especially true of some essentially rural counties on the fringes of metropolitan areas that the Census Bureau considers metropolitan based on commuting patterns. The current Medicare payment localities are more likely to avoid including these counties in the large urban FSAs.

At lower percentage thresholds, the difference in treatment of suburban counties between Options 1 and 2 is less pronounced because more suburban localities (e.g., "Suburban

TABLE 3-5

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 2
 STATEWIDE FSAs EXCEPT FOR METROPOLITAN AREAS EXCEEDING THE STATEWIDE GAF BY MORE THAN A THRESHOLD *

State	Fee Schedule Area	Threshold					
		10.0%	5.0%	4.0%	3.5%	3.0%	2.5%
ALABAMA	Huntsville, AL MSA	-	-	-	-	-	0.959
	Birmingham, AL MSA	-	-	-	-	-	0.968
	REST OF ALABAMA	0.932	0.932	0.932	0.932	0.932	0.917
ALASKA*	STATEWIDE	1.128	1.128	1.128	1.128	1.128	1.128
ARIZONA	Las Vegas, NV-AZ MSA (Mohave County)	-	-	-	1.030	1.030	1.030
	REST OF ARIZONA	0.995	0.995	0.995	0.994	0.994	0.994
ARKANSAS*	STATEWIDE	0.887	0.887	0.887	0.887	0.887	0.887
CALIFORNIA	San Francisco, CA PMSA	-	1.141	1.141	1.141	1.141	1.141
	San Jose, CA PMSA	-	1.133	1.133	1.133	1.133	1.133
	Los Angeles-Long Beach, CA PMSA	-	-	-	1.103	1.103	1.103
	Orange County, CA PMSA	-	-	-	-	-	1.092
	Oakland, CA PMSA	-	-	-	-	-	1.091
	REST OF CALIFORNIA	1.061	1.054	1.054	1.029	1.029	1.011
COLORADO*	STATEWIDE	0.966	0.966	0.966	0.966	0.966	0.966
CONNECTICUT	STATEWIDE	1.106	1.106	1.106	1.106	1.106	1.106
DELAWARE*	STATEWIDE	1.015	1.015	1.015	1.015	1.015	1.015
DISTRICT OF COLUMBIA	WASHINGTON, D.C. PMSA †	1.090	1.090	1.090	1.090	1.090	1.090
FLORIDA	Miami, FL PMSA	-	1.116	1.116	1.116	1.116	1.116
	Fort Lauderdale, FL PMSA	-	1.100	1.100	1.100	1.100	1.100
	West Palm Beach-Boca Raton, FL MSA	-	-	-	1.063	1.063	1.063
	REST OF FLORIDA	1.023	0.995	0.995	0.986	0.986	0.986
GEORGIA	Atlanta, GA MSA	-	-	1.010	1.010	1.010	1.010
	REST OF GEORGIA	0.966	0.966	0.932	0.932	0.932	0.932
HAWAII/GUAM*	STATEWIDE	1.086	1.086	1.086	1.086	1.086	1.086
IDAHO	STATEWIDE	0.911	0.911	0.911	0.911	0.911	0.911
ILLINOIS	Chicago, IL PMSA	-	-	1.061	1.061	1.061	1.061
	REST OF ILLINOIS	1.011	1.011	0.929	0.929	0.929	0.929
INDIANA	Indianapolis, IN MSA	-	-	-	-	-	0.950
	Gary, IN PMSA	-	-	-	-	-	0.949
	REST OF INDIANA	0.925	0.925	0.925	0.925	0.925	0.907

TABLE 3-5 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 2:
 STATEWIDE FSAs EXCEPT FOR METROPOLITAN AREAS EXCEEDING THE STATEWIDE GAF BY MORE THAN A THRESHOLD *

State	Fee Schedule Area	Threshold					
		10.0%	5.0%	4.0%	3.5%	3.0%	2.5%
IOWA*	STATEWIDE	0.912	0.912	0.912	0.912	0.912	0.912
KANSAS	Kansas City, MO-KS MSA	-	-	-	0.982	0.982	0.982
	Wichita, KS MSA	-	-	-	-	-	0.970
	REST OF KANSAS	0.945	0.945	0.945	0.935	0.935	0.913
KENTUCKY	Lexington, KY MSA	-	-	-	-	-	0.946
	Louisville, KY-IN MSA	-	-	-	-	-	0.945
	REST OF KENTUCKY	0.921	0.921	0.921	0.921	0.921	0.903
LOUISIANA	New Orleans, LA MSA	-	-	-	0.977	0.977	0.977
	REST OF LOUISIANA	0.943	0.943	0.943	0.923	0.923	0.923
MAINE	Portland, ME NECMA	-	-	1.000	1.000	1.000	1.000
	REST OF MAINE	0.959	0.959	0.940	0.940	0.940	0.940
MARYLAND ††	STATEWIDE	1.016	1.016	1.016	1.016	1.016	1.016
MASSACHUSETTS	STATEWIDE	1.075	1.075	1.075	1.075	1.075	1.075
MICHIGAN	Detroit, MI PMSA	-	-	1.137	1.137	1.137	1.137
	REST OF MICHIGAN	1.083	1.083	1.020	1.020	1.020	1.020
MINNESOTA*	STATEWIDE	0.961	0.961	0.961	0.961	0.961	0.961
MISSISSIPPI	Memphis, TN-AR-MS MSA (De Soto County)	-	0.947	0.947	0.947	0.947	0.947
	Jackson, MS MSA	-	-	0.942	0.942	0.942	0.942
	REST OF MISSISSIPPI	0.899	0.899	0.886	0.886	0.886	0.886
MISSOURI	St. Louis, MO-IL MSA	-	-	-	-	0.984	0.984
	Kansas City, MO-KS MSA	-	-	-	-	0.983	0.983
	REST OF MISSOURI	0.954	0.954	0.954	0.954	0.908	0.908
MONTANA*	STATEWIDE	0.907	0.907	0.907	0.907	0.907	0.907
NEBRASKA*	STATEWIDE	0.894	0.894	0.894	0.894	0.894	0.894
NEVADA	STATEWIDE	1.010	1.010	1.010	1.010	1.010	1.010
NEW HAMPSHIRE*	STATEWIDE	1.003	1.003	1.003	1.003	1.003	1.003
NEW JERSEY	Bergen-Passaic, NJ PMSA	-	-	-	-	-	1.117
	REST OF NEW JERSEY	1.085	1.085	1.085	1.085	1.085	1.078
NEW MEXICO*	STATEWIDE	0.937	0.937	0.937	0.937	0.937	0.937

TABLE 3-5 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 2:
STATEWIDE FSAs EXCEPT FOR METROPOLITAN AREAS EXCEEDING THE STATEWIDE GAF BY MORE THAN A THRESHOLD *

State	Fee Schedule Area	Threshold					
		10.0%	5.0%	4.0%	3.5%	3.0%	2.5%
NEW YORK	Nassau-Suffolk, NY PMSA	-	1.199	1.199	1.199	1.199	1.199
	New York, NY PMSA	-	1.176	1.176	1.176	1.176	1.176
	REST OF NEW YORK	1.115	0.980	0.980	0.980	0.980	0.980
NORTH CAROLINA*	STATEWIDE	0.924	0.924	0.924	0.924	0.924	0.924
NORTH DAKOTA*	STATEWIDE	0.898	0.898	0.898	0.898	0.898	0.898
OHIO*	STATEWIDE	0.973	0.973	0.973	0.973	0.973	0.973
OKLAHOMA*	STATEWIDE	0.910	0.910	0.910	0.910	0.910	0.910
OREGON	Portland-Vancouver, OR-WA PMSA	-	-	-	-	0.978	0.978
	REST OF OREGON	0.949	0.949	0.949	0.949	0.933	0.933
PENNSYLVANIA	Philadelphia, PA-NJ PMSA	-	1.066	1.066	1.066	1.066	1.066
	REST OF PENNSYLVANIA	0.991	0.951	0.951	0.951	0.951	0.951
PUERTO RICO	PUERTO RICO	0.794	0.794	0.794	0.794	0.794	0.794
RHODE ISLAND*	STATEWIDE	1.068	1.068	1.068	1.068	1.068	1.068
SOUTH CAROLINA*	STATEWIDE	0.915	0.915	0.915	0.915	0.915	0.915
SOUTH DAKOTA*	STATEWIDE	0.880	0.880	0.880	0.880	0.880	0.880
TENNESSEE*	STATEWIDE	0.923	0.923	0.923	0.923	0.923	0.923
TEXAS	Houston, TX PMSA	-	1.030	1.030	1.030	1.030	1.030
	Brazoria, TX PMSA	-	-	1.003	1.003	1.003	1.003
	Galveston-Texas City, TX PMSA	-	-	1.001	1.001	1.001	1.001
	Dallas, TX PMSA	-	-	-	0.998	0.998	0.998
	REST OF TEXAS	0.952	0.947	0.946	0.933	0.933	0.933
UTAH*	STATEWIDE	0.926	0.926	0.926	0.926	0.926	0.926
VERMONT*	STATEWIDE	0.955	0.955	0.955	0.955	0.955	0.955
VIRGIN ISLANDS	VIRGIN ISLANDS	0.974	0.974	0.974	0.974	0.974	0.974
VIRGINIA ††	Richmond-Petersburg, VA MSA	-	-	-	0.975	0.975	0.975
	Charlottesville, VA MSA	-	-	-	-	0.971	0.971
	REST OF VIRGINIA	0.940	0.940	0.940	0.929	0.926	0.926

TABLE 3-5 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 2:
STATEWIDE FSAs EXCEPT FOR METROPOLITAN AREAS EXCEEDING THE STATEWIDE GAF BY MORE THAN A THRESHOLD *

State	Fee Schedule Area	Threshold					
		10.0%	5.0%	4.0%	3.5%	3.0%	2.5%
WASHINGTON	Seattle-Bellevue-Everett, WA PMSA	-	-	-	1.019	1.019	1.019
	REST OF WASHINGTON	0.982	0.982	0.982	0.959	0.959	0.959
WEST VIRGINIA †††	Charleston, WV MSA	-	-	-	-	0.949	0.949
	REST OF WEST VIRGINIA	0.918	0.918	0.918	0.918	0.911	0.911
WISCONSIN	Minneapolis-St. Paul, MN-WI MSA	-	1.025	1.025	1.025	1.025	1.025
	Madison, WI MSA	-	-	-	1.002	1.002	1.002
	Milwaukee-Waukesha, WI PMSA	-	-	-	-	0.998	0.998
	REST OF WISCONSIN	0.968	0.967	0.967	0.964	0.944	0.944
WYOMING*	STATEWIDE	0.925	0.925	0.925	0.925	0.925	0.925
TOTAL NUMBER OF FEE SCHEDULE AREAS		53	63	70	79	85	95
NUMBER OF STATES WITH MULTIPLE FSAs		0	7	11	16	19	23
NUMBER OF STATEWIDE** FSAs		53	46	42	37	34	30

* FSAs that are statewide as of January 1, 1995 remain statewide areas

** Includes Puerto Rico, the Virgin Islands, and Washington, D.C.

† Includes counties in Maryland, Virginia, and West Virginia. GAF for District of Columbia only is 1.122, for Maryland portion of PMSA is 1.088, for Virginia portion is 1.075, for West Virginia portion is 0.950.

†† Excludes Maryland counties in the Washington, D.C. PMSA. The statewide Maryland GAF including these counties is 1.039

††† Excludes Virginia counties in the Washington, D.C. PMSA. The statewide Virginia GAF including these counties is 0.966

†††† Excludes West Virginia counties in the Washington, D.C. PMSA. The statewide West Virginia GAF including these counties is 0.920

NOTE: Metropolitan areas are Metropolitan Statistical Areas (MSAs), Primary Metropolitan Statistical Areas (PMSAs), and New England County Metropolitan Areas (NECMAs) defined by the U.S. Office of Management and Budget on June 30, 1993. GAFs are derived from GPCIs rescaled for budget neutrality.

SOURCE: Health Economics Research, Inc. file of county input prices.

Chicago") tend to "break out" in Option 1. Option 1, however, is more likely to establish a price gradient between urban core and suburban ring than Option 2, which tends to combine core and ring into a single area. One possibility to improve Option 2 is to examine a variant that considers intra-metropolitan price variation, for example separating high-price core urban counties from lower-price surrounding counties.

A second difference between Options 1 and 2 arises from the necessity of dealing with multi-state metropolitan areas in Option 2. (All payment localities, the building blocks of Option 1, are state-specific.) As discussed in Chapter 2, we split multi-state metropolitan areas into state-specific portions in constructing Option 2.⁶ Portions of metropolitan areas in single-payment-locality states were constrained to remain with their statewide FSA. This way of treating multi-state metropolitan areas has consequences that in some cases do not appear desirable.

For example, De Soto county Mississippi becomes a FSA under Option 2 at the 5 percent threshold (see Figure 1). De Soto county is part of the Memphis Tennessee-Arkansas-Mississippi MSA. Because Tennessee and Arkansas are constrained to remain statewide FSAs, the Tennessee and Arkansas portions of the Memphis MSA do not become FSAs. De Soto county's becoming a FSA thus creates a GAF (i.e., payment) difference within the Memphis MSA. De Soto county would be paid at a higher rate (GAF = 0.947) than the core part of the Memphis MSA in (statewide) Tennessee (GAF = 0.923), or the MSA portion in (statewide) Arkansas (GAF = 0.887), or even the Jackson, Mississippi MSA (GAF=0.899 as part of "rest of Mississippi"). Also, a single county of 70,000 people becoming a FSA does not contribute to the goal of achieving administrative simplicity. Finally, measured input prices in De Soto county may be overstated because its work and practice expense GPCIs are calculated from average input price data for the entire Memphis MSA (see Section 2.2.2). De Soto's wages and rents are probably lower than the MSA average since it is a suburban county, not the populous core urban county of the MSA. If a county-specific GAF could be computed for De Soto county, it might be lower, and thus the county might not become a FSA.⁷

Two other, similar cases are St. Croix and Pierce counties in Wisconsin, and Mohave county in Arizona. The former two counties are part of the Minneapolis-St. Paul, Minnesota-Wisconsin MSA, and become a Wisconsin FSA at the 5 percent threshold (see Figure 2). Minnesota is a statewide locality; when St. Croix and Pierce become a FSA, a payment

⁶The sole exception is Washington, D.C., which was not divided into Maryland and Virginia portions, but was treated as a state.

⁷On the other hand, De Soto's malpractice GPCI, computed from state-specific insurance premiums, is 0.710 versus 0.512 in Tennessee and 0.417 in Arkansas. This is a legitimate input price difference that, given a malpractice share of 4.8 percent, raises De Soto's GAF by about 1 percentage point vis-à-vis the Tennessee and Arkansas portions of the Memphis MSA.

Figure 1

OPTION 2, 5% THRESHOLD, MEMPHIS METROPOLITAN AREA

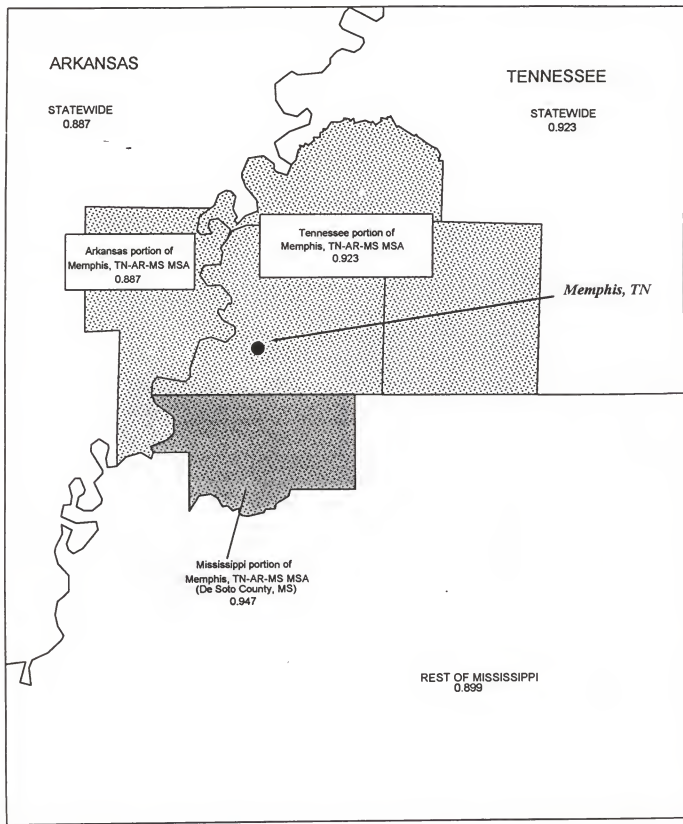
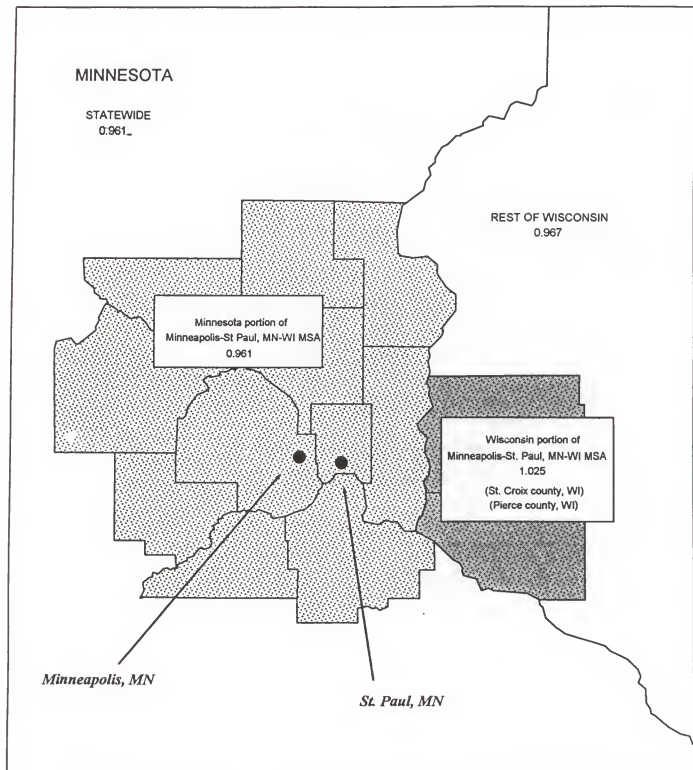


Figure 2

OPTION 2, 5% THRESHOLD, MINNEAPOLIS-ST. PAUL METROPOLITAN AREA



difference is created within the Minneapolis-St. Paul MSA. The Wisconsin portion of the MSA has a GAF of 1.025, compared with the statewide Minnesota GAF of 0.961. But the most densely populated, urban part of the MSA (the cities of Minneapolis and St. Paul) is in Minnesota. St. Croix and Pierce counties have populations of 50,000 or less, and are unlikely to be higher-price areas. Their work and practice expense GPCIs are overstated because they are based on MSA-wide input prices, including the much more urbanized counties in Minnesota.⁸ Mohave county Arizona, part of the Las Vegas Nevada-Arizona MSA, becomes a FSA at the 3.5 percent threshold (see Figure 3). Its GAF is 1.030 versus the statewide GAF of 1.010 for Nevada, including the city of Las Vegas. The same factors are at work here in creating a higher GAF in a suburban county than the urban core county, including MSA-wide work and practice expense GPCIs and a higher malpractice GPCI in Arizona.⁹

A different set of circumstances creates a higher suburban GAF in the Philadelphia, Pennsylvania-New Jersey PMSA. The Pennsylvania (core urban) portion of the PMSA, with a GAF of 1.066, becomes a FSA at the 5 percent threshold. However, the suburban New Jersey portion of the PMSA remains part of the New Jersey statewide FSA, with a higher GAF of 1.085. The New Jersey portion of the PMSA does not become a FSA because its GAF is only 1.038 (see Table A-2), which is less than the state average GAF of New Jersey, a high-price state. A similar situation occurs in the St. Louis Missouri-Illinois MSA. The Missouri part of the MSA becomes a FSA at the 3 percent threshold with a GAF of 0.984, but the Illinois portion remains part of the Illinois "rest of state" FSA with a GAF of 0.929. The Illinois portion of the St. Louis MSA never becomes a FSA because the Illinois statewide average GAF to which it is compared includes the high-price Chicago area.

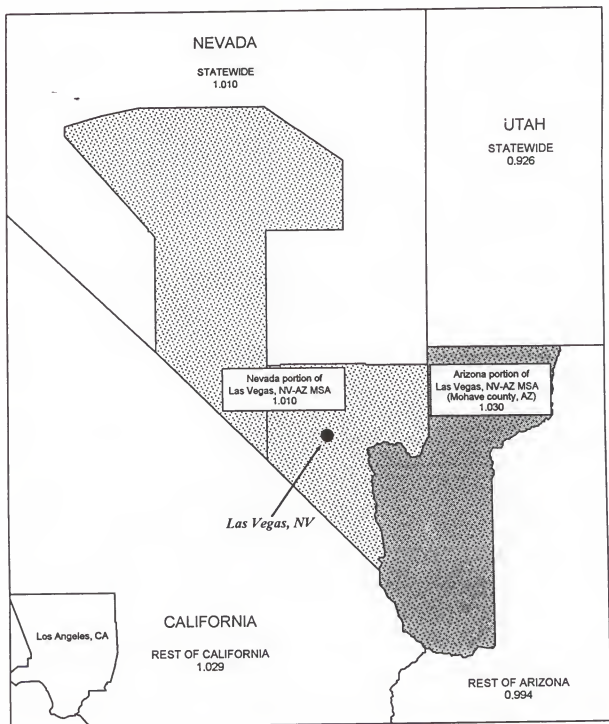
Finally, we would like to mention the results for Option 2A, which extends the logic of Option 2 to all states, including states that currently have a single, statewide payment locality. Results for Option 2A are presented in Appendix Table A-3, but no maps were constructed for this option. Extending Option 2 to all states increases the number of FSAs by a relatively small amount: 110 versus 95 areas at the 2.5 percent threshold; 94 versus 85 areas at the 3 percent threshold; and 85 versus 79 areas at the 3.5 percent threshold, for example. The number of states with multiple FSAs rises more substantially under Option 2A, from 23 to 34 at the 2.5 percent threshold, for example. This indicates that many of the additional FSAs are the single

⁸Again, St. Croix and Pierce counties do have a legitimately higher malpractice GPCI of 1.134 versus 0.581 in Minnesota. *Ceteris paribus*, the higher malpractice GPCI raises the GAF of the two Wisconsin counties by about 2.6 percentage points versus the Minnesota portion of the MSA.

⁹Mohave county's malpractice GPCI is 1.291 versus 0.867 in Clark county, Nevada (Las Vegas), creating a GAF differential of about 2 percentage points.

Figure 3

OPTION 2, 3.5% THRESHOLD, LAS VEGAS METROPOLITAN AREA



highest-priced (usually the largest) metropolitan areas in currently single-locality states. An example is Minneapolis-St. Paul, Minnesota. Many currently single-locality states remain statewide FSAs under Option 2A at the 2.5 percent threshold, including Alaska, Delaware, Hawaii, Montana, New Hampshire, and North Dakota.

The attraction of extending Option 2 to all states is that then a consistent methodology is applied in determining FSAs across the entire nation. Under Option 2, states that currently have a single payment locality are treated differently from states that are currently multi-locality. Another attraction of Option 2A is that it ameliorates some of the problems with multi-state metropolitan areas. For example, under Option 2A, the Minnesota portion of the Minneapolis-St. Paul MSA becomes a FSA at the 3.5 percent threshold, with a GAF of 0.998. This GAF is still less than the Wisconsin portion GAF of 1.025 because of the higher Wisconsin malpractice GPCI, but it reduces the intra-MSA difference to 0.998/1.025 from 0.961/1.025 under Option 2. Not all multi-state metropolitan area issues are resolved, however. The Mohave county, Arizona/Las Vegas, Nevada GAF difference is unchanged, and differences within the Memphis Tennessee-Arkansas-Mississippi MSA are lessened, but not eliminated (see Table A-3 for details).

3.4 Option 3

Option 3 is based on metropolitan area population size by state. Table 3-6 presents a summary of MSA population size by currently multi-locality state (states almost always have all the MSA population size categories below their highest category). Eight states and Washington, D.C. contain an MSA with greater than 3 million people; 16 states' largest MSA is between 1 and 3 million; 4 states' largest MSA is between 250,000 and 1 million; and Maine's largest MSA has less than 250,000 people.

GAFs by metropolitan area population category and state under Option 3 are shown in Table 3-7.¹⁰ Appendix Table A-4 groups each metropolitan area by state and population category, and shows 1996 GAFs under Options 3 and 4.¹¹ In addition, Table A-4 shows each metropolitan area's actual GAF, including both state-specific and metropolitan-wide GAFs for multi-state metropolitan areas.¹² Maps of Option 3 for the nation and each multiple FSA state are included in Volume III of this report.

¹⁰See Table 2-1 or the footnotes to Table 3-7 for definition of the population categories.

¹¹Recall that under Option 3, each state's portion of a multi-state metropolitan area is assigned to a population category in its state based on the population of the entire metropolitan area in all states.

TABLE 3-6

DISTRIBUTION OF STATES BY HIGHEST METROPOLITAN AREA POPULATION
CATEGORY OR STATEWIDE FEE SCHEDULE AREA UNDER OPTION 3

<u>1</u> <u>Greater Than</u> <u>3 Million</u>	<u>2</u> <u>Between 1</u> <u>and 3 Million</u>	<u>3</u> <u>Between 250,000</u> <u>and 1 Million</u>	<u>4</u> <u>Less than</u> <u>250,000</u>	<u>Statewide*</u>
California	Arizona	Alabama	Maine	Alaska
Illinois	Connecticut	Idaho		Arkansas
Massachusetts	Florida	Nevada		Colorado
Michigan	Georgia	West Virginia		Delaware
New Jersey	Indiana			Hawaii/Guam
New York	Kansas			Iowa
Pennsylvania	Kentucky			Minnesota
Texas	Louisiana			Montana
Washington, D.C.	Maryland			Nebraska
	Mississippi			New Hampshire
	Missouri			New Mexico
	New Jersey			North Carolina
	Oregon			North Dakota
	Virginia			Ohio
	Washington			Oklahoma
	Wisconsin			Puerto Rico
				Rhode Island
				South Carolina
				South Dakota
				Tennessee
				Utah
				Vermont
				Virgin Islands
				Wyoming

* These states have a single locality as of January 1, 1995 and thus are constrained to remain statewide under Option 3.

NOTE: Category 5 (not shown) is the state nonmetropolitan area.

SOURCE: Health Economics Research

TABLE 3-7

1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 3:
FSAs BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE*

<u>State</u>	<u>Metropolitan Area Population Category**</u>	<u>GAF</u>
ALABAMA	3	0.948
	4	0.920
	5	0.895
ALASKA*	STATEWIDE	1.128
ARIZONA	2	1.002
	3	0.987
	4	0.976
	5	0.958
ARKANSAS*	STATEWIDE	0.887
CALIFORNIA	1	1.103
	2	1.069
	3	1.015
	4	0.987
	5	0.956
COLORADO*	STATEWIDE	0.966
CONNECTICUT	2	1.112
	3	1.088
	5	1.052
DELAWARE*	STATEWIDE	1.015
WASHINGTON, DC PMSA †	1	1.090
FLORIDA	2	1.053
	3	1.004
	4	0.968
	5	0.955
GEORGIA	2	1.010
	3	0.951
	4	0.940
	5	0.912
HAWAII/GUAM*	STATEWIDE	1.086
IDAHO	3	0.928
	5	0.898

TABLE 3-7 (continued)

1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 3:
FSAs BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE*

<u>State</u>	<u>Metropolitan Area Population Category**</u>	<u>GAF</u>
ILLINOIS	1	1.061
	2	0.986
	3	0.937
	4	0.948
	5	0.889
INDIANA	2	0.950
	3	0.931
	4	0.913
	5	0.889
IOWA*	STATEWIDE	0.912
KANSAS	2	0.982
	3	0.970
	4	0.962
	5	0.896
KENTUCKY	2	0.940
	3	0.944
	4	0.906
	5	0.893
LOUISIANA	2	0.977
	3	0.934
	4	0.923
	5	0.893
MAINE	4	0.973
	5	0.938
MARYLAND ††	2	1.032
	3	0.998
	4	0.937
	5	0.960
MASSACHUSETTS	1	1.084
	3	1.019
	4	1.040
	5	1.012

TABLE 3-7 (continued)

1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 3:
FSAs BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE*

<u>State</u>	<u>Metropolitan Area Population Category**</u>	<u>GAF</u>
MICHIGAN	1	1.137
	3	1.036
	4	1.008
	5	0.975
MINNESOTA*	STATEWIDE	0.961
MISSISSIPPI	2	0.947
	3	0.933
	5	0.881
MISSOURI	2	0.984
	3	0.921
	4	0.924
	5	0.891
MONTANA*	STATEWIDE	0.907
NEBRASKA*	STATEWIDE	0.894
NEVADA	3	1.012
	5	0.983
NEW HAMPSHIRE*	STATEWIDE	1.003
NEW JERSEY	1	1.038
	2	1.111
	3	1.066
	4	1.006
NEW MEXICO*	STATEWIDE	0.937
NEW YORK	1	1.176
	2	1.116
	3	0.996
	4	0.945
	5	0.952
NORTH CAROLINA*	STATEWIDE	0.924
NORTH DAKOTA*	STATEWIDE	0.898

TABLE 3-7 (continued)

1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 3:
FSAs BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE*

<u>State</u>	<u>Metropolitan Area Population Category**</u>	<u>GAF</u>
OHIO*	STATEWIDE	0.973
OKLAHOMA*	STATEWIDE	0.910
OREGON	2	0.978
	3	0.943
	4	0.959
	5	0.919
PENNSYLVANIA	1	1.066
	2	0.963
	3	0.960
	4	0.919
	5	0.918
PUERTO RICO	PUERTO RICO	0.794
RHODE ISLAND*	STATEWIDE	1.068
SOUTH CAROLINA*	STATEWIDE	0.915
SOUTH DAKOTA*	STATEWIDE	0.880
TENNESSEE*	STATEWIDE	0.923
TEXAS	1	1.030
	2	0.978
	3	0.947
	4	0.926
	5	0.895
UTAH*	STATEWIDE	0.926
VERMONT*	STATEWIDE	0.955
VIRGIN ISLANDS	VIRGIN ISLANDS	0.974
VIRGINIA †††	2	0.951
	3	0.973
	4	0.933
	5	0.900

TABLE 3-7 (continued)

1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 3:
FSAs BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE*

<u>State</u>	<u>Metropolitan Area Population Category**</u>	<u>GAF</u>
WASHINGTON	2	1.016
	3	0.966
	4	0.970
	5	0.931
WEST VIRGINIA †††	3	0.942
	4	0.915
	5	0.903
WISCONSIN	2	0.998
	3	0.983
	4	0.955
	5	0.927
WYOMING*	STATEWIDE	0.925

* FSAs that are statewide as of January 1, 1995 remain statewide areas.

** Metropolitan Population Categories:

- 1 - Metropolitan area population over 3 million
- 2 - Metropolitan area population between 1 million and 3 million
- 3 - Metropolitan area population between 250,000 and 1 million
- 4 - Metropolitan area population under 250,000
- 5 - Nonmetropolitan area

Multi-state metropolitan areas are assigned to population categories based on the population of the entire metropolitan area, but only the GAF of a state's portion of the metropolitan area is included in a state's GAF averages.

† Includes counties in Maryland, Virginia, and West Virginia.

†† Excludes Maryland counties in the Washington, D.C. PMSA.

††† Excludes Virginia counties in the Washington, D.C. PMSA.

†††† Excludes West Virginia counties in the Washington, D.C. PMSA.

NOTE: Population is 1990 Census population. GAFs are derived from GPCIs rescaled for budget neutrality. Metropolitan areas are Metropolitan Statistical Areas, Primary Metropolitan Statistical Areas, and New England County Metropolitan Areas, as defined by the Office of Management and Budget as of June 30, 1993.

SOURCE: Health Economics Research, Inc. file of county input prices.

Option 3 creates a larger number of FSAs than any other option, 132, and a larger number of multiple FSA states than Options 1 and 2¹³. It also is considerably more complex geographically than Options 1 and 2, as is apparent by consulting the maps in Volume III of this report. Each currently multi-locality state is divided into up to five FSAs, which are not necessarily contiguous.

The advantage of Option 3 is that by using more metropolitan areas in its FSAs, it can potentially achieve greater accuracy in tracking input prices than, say, Option 2. Greater accuracy will be achieved to the extent that input prices are highly correlated with metropolitan area population by state. Also, since Option 3 uses state non-metropolitan areas as FSAs, it tends to have fewer large differences across state boundaries in rural areas than Options 1 or 2. For example, unlike Option 2, Maryland is divided into multiple FSAs, including the Baltimore, Maryland PMSA, non-metropolitan Maryland, and the Cumberland, Maryland MSA. This improves tracking of input prices in Maryland, and reduces differences across FSA boundaries among western Maryland, southern Pennsylvania, and northeastern West Virginia as compared to Option 2 (see maps in Volume III). The Boston-Worcester-Lowell Massachusetts NECMA becomes a FSA under Option 3 (unlike Option 2), which appears to improve tracking of input prices in Massachusetts.

The principle disadvantage of Option 3 is that it does not take account of location in creating FSAs. Within a state, a metropolitan area's costliness is assumed to depend only on its population. This is not always an accurate assumption. For example, a small metropolitan area that is a component of a major metropolitan region (i.e., a PMSA) may have much higher input prices than a small freestanding metropolitan area surrounding by non-metropolitan counties (i.e., a MSA). Grouping these two types of metropolitan areas together can lead to inaccurate GAFs and inappropriate differences at FSA boundaries.

For example, Houston is the only Texas metropolitan area in the highest population category of 3 million or more, and has a GAF under Option 3 of 1.030. The contiguous Galveston PMSA is in the smallest population class of under 250,000. Its "true"¹⁴ GAF is 1.001, but under Option 3 it is averaged with other small Texas metropolitan areas, and is assigned a GAF of 0.926 (see Table A-4). Option 3 thus underpays Galveston, and creates a much larger

¹²For multi-state metropolitan areas, the GAF of the in-state portion of the area was used in computing average GAFs by population category by state in Option 3, not the metropolitan area-wide GAF.

¹³If states with small intra-state input price variation became statewide FSAs as recommended by the PPRC (PPRC, 1992), the number of FSAs and multi-locality states created by Option 3 would be reduced.

¹⁴By "true" GAF, we mean the GAF computed solely from input prices in counties comprising the metropolitan area.

GAF difference at the Houston-Galveston boundary than is warranted by the actual difference in input prices.

Other examples of inappropriate grouping of metropolitan areas can be cited. The Nassau-Suffolk PMSA is grouped with Buffalo and Rochester New York MSAs despite the fact that Nassau-Suffolk is much more expensive, with a true GAF of 1.199, compared to 0.969 for Buffalo and 0.995 for Rochester. The result is an average GAF of 1.116 for the New York 1 to 3 million population category that underpays Long Island and overpays Buffalo and Rochester. Florida is another state with apparently inappropriate groupings. Expensive Miami and Fort Lauderdale (with true GAFs of 1.116 and 1.100) are grouped with lower-price Orlando and Tampa-St. Petersburg (with true GAFs of 1.008 and 0.992). High-price West Palm Beach (true GAF = 1.063) is in the same group with less expensive Pensacola and Lakeland-Winter Haven (true GAFs of 0.951 and 0.958, respectively). This grouping creates an Option 3 GAF difference across the Pensacola-Mobile, Alabama boundary of 1.004/0.948 versus an actual difference in input prices of 0.951/0.924. In California, San Francisco (true GAF = 1.141) is grouped with San Diego (true GAF = 1.025). Other examples can be found by consulting Table A-4.

Multi-state metropolitan areas can cause problems for Option 3, as they do for Option 2. For example, De Soto county in Mississippi becomes its own FSA in Option 3, as it does in Option 2. Boundary differences in some other multi-state metropolitan areas--St. Croix and Pierce counties, Wisconsin versus Minneapolis-St. Paul, Minnesota, and Mohave county Arizona versus Las Vegas, Nevada for example--appear to be ameliorated under Option 3 (see maps in Volume III).

3.5 Option 4

GAFs by nationwide metropolitan area population category under Option 4 are shown in Table 3-8. Appendix Table A-4 groups each metropolitan area by state and population category, and shows 1996 GAFs under Options 3 and 4. In addition, Table A-4 shows each metropolitan area's actual GAF, including both state-specific and metropolitan-wide GAFs for multi-state metropolitan areas. Maps of Option 4 for the nation and each of the nine Census Divisions are included in Volume III of this report.

Option 4 creates by far the smallest number of FSAs of any option, four nationwide metropolitan area categories, and a fifth category for non-metropolitan areas. Paradoxically, Option 4 is perhaps the most complex option geographically, because all states are included in the population categories, not excepting states that currently have only a single statewide locality. Each state is divided into up to five different FSAs, which are not necessarily contiguous. There is approximately a 20 percentage point range in the GAF among the FSAs,

TABLE 3-8

1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 4:
NATIONWIDE AREAS BASED ON METROPOLITAN AREA POPULATION

<u>Fee Schedule Area</u>	<u>GAF</u>
Metropolitan area population:	
> 3 million	1.102
1-3 million	1.024
.25-1 million	0.975
< .25 million	0.937
Nonmetropolitan	0.908

NOTE: Population is 1990 Census population. GAFs are derived from GPCIs rescaled for budget neutrality. Metropolitan areas are Metropolitan Statistical Areas, Primary Metropolitan Statistical Areas, and New England County Metropolitan Areas, as defined by the Office of Management and Budget as of June 30, 1993. Population categories and FSAs are calculated using all 50 states as well as Puerto Rico, the Virgin Islands and Guam.

SOURCE: Health Economics Research, Inc. file of county input prices.

from about 0.9 to 1.1 (Table 3-8). The largest difference among "adjacent" categories is between the largest metropolitan areas (population exceeding 3 million), which have an average GAF of 1.102, and large metropolitan areas (population 1 to 3 million) with a GAF of 1.024.

The attraction of Option 4 is its simplicity in terms of number of FSAs. To the extent that input prices are highly correlated with metropolitan area population, it can achieve a very large reduction in number of FSAs at a perhaps acceptable cost in lost accuracy of reflecting input price variation. It may also appeal to a certain sense of equity. For example, to the extent that physicians in Los Angeles and New York think that they are peers, they may find it appropriate that their Medicare fees are the same. Another attraction of Option 4 is that since all non-metropolitan areas have the same GAF, payment differences among rural areas (e.g., at state boundaries) are eliminated.

However, these advantages of Option 4 appear to come at a high price in terms of lost accuracy in tracking input prices and inappropriate boundary differences. Consider the following differences between a metropolitan area's Option 4 GAF and its "true" GAF.¹⁵ These large metropolitan areas appear to be substantially underpaid under Option 4 (in parentheses, Option 4 GAF/true GAF are given): San Francisco (1.024/1.141); New York City (1.102/1.176); Nassau-Suffolk, New York (1.024/1.199); and Miami (1.024/1.116). Conversely, the following large cities appear to be overpaid under Option 4: Houston (1.102/1.030); Chicago (1.102/1.061); and Philadelphia (1.102/1.066). In addition to these inaccuracies in tracking input prices, Option 4 creates some severe boundary problems. For example, the Los Angeles-Ventura California GAF difference under Option 4 is 1.102 versus 0.975, compared with an actual difference in input prices of only 1.103 versus 1.079. The Houston-Galveston, Texas difference under Option 4 is 1.102 versus 0.937, a nearly 20 percentage point difference, versus a true difference (and a difference under Options 1 and 2) of 1.030 versus 1.001. Boston, Massachusetts's GAF under Option 4 is 1.102 versus 0.937 for Cape Cod (Barnstable-Yarmouth), while the actual difference in input prices is 1.084 versus 1.063. Other examples could be cited. (See Table A-4 and the maps in Volume III.)

In short, regional, state-specific, and metropolitan-area-specific factors, which Option 4 ignores, appear to be important influences on input prices. Nationwide averages of input prices by metropolitan area population size simply do not capture these factors. A particularly important omitted factor is location in a large metropolitan complex such as the New York City area, the Los Angeles area, the San Francisco Bay area, or the Houston, Texas area. Even a small PMSA that is a part of one of these large urban complexes may have high input prices. It

¹⁵The "true" GAF is computed solely from input prices in counties comprising the metropolitan area. The Option 4 GAF and the true GAF are shown for each metropolitan area in Appendix Table A-4.

is inappropriate to average the GAFs of these small metropolitan areas with the GAFs of more isolated small cities, which tend to be considerably less expensive. It might be possible to refine Option 4 by incorporating additional factors, such as a PMSA versus MSA distinction, and region.¹⁶ But then Option 4 would lose its simplicity, which is its main attraction.

3.6 Evaluating Fee Schedule Area Alternatives

Option 4, we believe, is the least promising approach to constructing FSAs. In its current form, we believe it is unacceptably inaccurate in tracking input price differences, and creates too many large and inappropriate GAF differences across FSA boundaries. It is also the most complex option geographically, although it does have the fewest number of FSAs. Option 4 could be refined by introducing PMSA/MSA and/or regional distinctions, but then it would lose its simplicity, which is its most appealing feature.

Option 3, we feel, is also relatively unpromising. It creates the largest number of FSAs of any option and is more geographically complex than either Option 1 or Option 2¹⁷. Option 3 suffers from inadequate tracking of input price variations and inappropriate differences across boundaries, which are caused in both Options 3 and 4 by grouping metropolitan areas by population class. As compared to Option 4, these problems are lessened by the use of state-specific population classes in Option 3, but we feel that these drawbacks are still likely to be unacceptable. Option 3 could be refined in a similar manner to Option 4, but at the cost of considerably increased complexity.

Option 2 is relatively more promising than Options 3 and 4, but we believe that it is less attractive than Option 1. Options 2 and 1 produce similar FSAs. The primary reason we prefer Option 1 is that it utilizes the existing Medicare payment localities as building blocks, and thus implementing it would cause less disruption. In addition, the urban payment localities used in Option 1 tend to be smaller and more focused on high-cost core urban counties than the larger metropolitan area definitions used in Option 2. Finally, appropriate treatment of multi-state metropolitan areas in Option 2 is difficult.

¹⁶Average GAFs could be computed by population category separately for PMSAs and MSAs, increasing the number of FSAs to 9 (4 MSA population categories, 4 PMSA population categories, and a non-metropolitan category). A further refinement would be to cross-classify these categories by the 4 Census regions.

¹⁷If states with small intra-state input price variation became statewide FSAs as recommended by the PPRC (PPRC, 1992), the number of FSAs and multi-locality states created by Option 3 would be reduced.

We considered two variants of Option 1, basic and iterative. We prefer the iterative variant of Option 1. The basic variant of Option 1 has two shortcomings. First, some mid-sized metropolitan areas in large states such as California and Texas do not remain distinct FSAs despite their considerably higher input prices than in the rural and small city areas of their states. Second, some large metropolitan areas in small states, such as Baltimore, Maryland, do not remain distinct FSAs. The iterative variant of Option 1 overcomes both of these shortcomings by comparing input prices of a payment locality to the average costliness of less-expensive localities, rather than to the entire state average. This method ensures homogeneity of input prices in statewide or residual state FSAs. For a fixed total number of FSAs, the iterative variant of Option 1 creates more FSAs than the basic variant in large states, but fewer states have multiple FSAs.

The iterative variant of Option 1--Option 1i--is our preferred method for defining FSAs. Multiple thresholds are available with Option 1i. Choosing a preferred threshold is a policy judgment about the tradeoff between more accurate tracking of input price differences versus fewer FSAs, more statewide FSAs, greater simplicity, and smaller average payment differences among counties. Among the five Option 1i thresholds ranging from 6 percent to 3 percent in Table 3-4, we have chosen two preferred thresholds. The 5 percent threshold is our "basic" FSA option, and the 3.5 percent threshold is our "extended" FSA option.

Our basic option for reconfiguring the FSAs defines 87 FSAs, compared to 210 currently. Only 14 states have multiple FSAs, compared to 28 currently. Greater consolidation of FSAs than this is possible (compare the 6 percent threshold in Table 3-4), but we believe that retaining the FSAs in the basic option (e.g., Marin/Napa/Solano, California; New Orleans, Louisiana; Southern Maine; Northern New Jersey; Portland, Oregon; Fort Worth, Texas) is important to ensure accurate tracking of input prices.

Our extended option achieves a more accurate tracking of input prices at the expense of a larger number of FSAs. The extended option has 105 FSAs, half as many as currently exist. Twenty two states have multiple FSAs compared to 28 currently. One noteworthy difference between the basic and extended options is that the Kansas City, Missouri, St. Louis, Missouri, and Kansas City, Kansas payment localities remain distinct FSAs in the extended option.

Having defined our preferred FSA options, we proceed to study the impact that implementing them would have on physicians and Medicare beneficiaries.

4.0 IMPACT ANALYSIS

We concluded in the previous chapter (Section 3.6) that Option 1i, 5 percent and 3.5 percent thresholds, are our two preferred methods for defining revised Fee Schedule Areas. Tables 4-1 and 4-2 show the largest changes in the Medicare Geographic Adjustment Factor (GAF) arising from replacing the current payment localities with the FSAs defined by Option 1i, 5 percent and 3.5 percent thresholds, respectively. The vast majority of localities would see no change or a small change (i.e., less than 3 percent) from revised FSAs. Redistribution is less under the 3.5 percent threshold than under the 5 percent threshold. The areas that gain the most are rural or small city localities. The largest losers tend to contain mid-sized metropolitan areas. Most large metropolitan areas experience no change. The largest gains are 5 to 6 percent and the largest losses are 3 to 4 percent.

Although Tables 4-1 and 4-2 are useful, they do not reveal how Medicare payments would change by urbanicity, physician specialty, and beneficiary characteristics should a change in the FSAs be made. The remainder of the chapter studies how the changes shown in Tables 4-1 and 4-2 affect areas by degree of urbanicity, physician specialties, and beneficiaries of different demographic characteristics.

4.1 Introduction

Because physician payments overall would not be increased with a change in the FSAs, given the requirement of budget neutrality, for every winner in a revised payment system there must be an equal loser. In this chapter, we estimate the redistributive effects of the two preferred payment locality alternatives, Option 1i, with 5% and 3.5% thresholds. We simulate the impacts of reconfiguring payment localities on physicians using two stratifications. First, we examine the effects on total Medicare payments by level of urbanicity of the location of the physician's practice. Second, we examine the effects on total Medicare payments by physician specialty. In addition, we examine the characteristics of Medicare beneficiaries living in winning and losing areas to determine whether there is a differential impact of reconfiguration by age, sex, race, or income level of beneficiaries.

4.2 Data and Methods

The basic payment methodology for assessing the impact of proposed locality changes is to calculate the total payments to physicians under the existing localities and for each of the preferred alternatives. That is, we multiply each of the three RVUs--work, practice expense,

TABLE 4-1

DIFFERENCE BETWEEN 1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) AND OPTION 1i, 5% THRESHOLD GAF, BY MEDICARE PAYMENT LOCALITY, IN DESCENDING ORDER OF DIFFERENCE

Carrier Code	Locality Code	Payment Locality	Option 1i GAF	1996 GAF	Percentage Point Difference	Percent Difference
<u>LARGEST GAINERS</u>						
11260	02	SM E. CITIES, MO	0.954	0.897	0.057	6.4 %
11260	03	REST OF MO	0.954	0.899	0.055	6.1
00542	02	NE RURAL, CA	1.007	0.952	0.055	5.8
00542	13	KINGS/TULARE, CA	1.007	0.955	0.052	5.5
00951	13	CENTRAL WI	0.968	0.924	0.044	4.8
00951	14	SOUTHWEST WI	0.968	0.924	0.044	4.8
00951	12	NORTHWEST WI	0.968	0.925	0.043	4.7
00621	13	SOUTHEAST IL	0.924	0.882	0.042	4.8
00740	06	RURAL NW COUNTIES, MO	0.954	0.913	0.041	4.5
00621	07	QUINCY, IL	0.924	0.886	0.038	4.3
00951	36	WAUSAU (N CNTRL), WI	0.968	0.932	0.036	3.9
00542	11	FRESNO/MADERA, CA	1.007	0.971	0.036	3.7
00621	14	SOUTHERN IL	0.924	0.889	0.035	3.9
00740	11	ST JOSEPH, MO	0.954	0.920	0.034	3.7
10230	04	EASTERN CT	1.106	1.072	0.034	3.2
10490	04	REST OF VA	0.944	0.912	0.032	3.5
00900	04	WESTERN TX	0.924	0.893	0.031	3.5
01030	07	PRESCOTT, AZ	0.995	0.964	0.031	3.2
00510	06	REST OF AL	0.932	0.902	0.030	3.3
00542	10	MERCED/SURR.CNTYS, CA	1.007	0.977	0.030	3.1
01290	03	ELKO & ELY (CITIES), NV	1.010	0.980	0.030	3.1
00621	01	NORTHWEST, IL	0.924	0.896	0.028	3.1
00700	02	MASS SUBURBS/RURAL CITIES	1.075	1.048	0.027	2.6
00660	03	REST OF KENTUCKY	0.921	0.895	0.026	2.9
00951	19	LA CROSSE (W CNTRL), WI	0.968	0.943	0.025	2.7
10490	03	SM TOWN/INDUSTRIAL VA	0.944	0.920	0.024	2.6
00900	30	SAN ANGELO, TX	0.924	0.900	0.024	2.7
00630	03	REST OF IN	0.925	0.901	0.024	2.7
00951	54	JANESVILLE (S CNTRL), WI	0.968	0.946	0.022	2.3
00951	60	OSHKOSH (E CNTRL), WI	0.968	0.946	0.022	2.3
01030	05	FLAGSTAFF, AZ	0.995	0.973	0.022	2.3
16510	20	SOUTHERN VALLEY, WV	0.919	0.898	0.021	2.3
00900	19	MC ALLEN, TX	0.924	0.904	0.020	2.2
00900	10	BROWNSVILLE, TX	0.924	0.905	0.019	2.1
01030	08	YUMA, AZ	0.995	0.976	0.019	2.0
00900	34	WICHITA FALLS, TX	0.924	0.906	0.018	2.0
01040	04	REST OF GA	0.935	0.917	0.018	2.0
00900	33	LAREDO, TX	0.924	0.907	0.017	1.9
00951	40	GREEN BAY (NORTHEAST), WI	0.968	0.951	0.017	1.8
10250	01	REST OF MISSISSIPPI	0.899	0.883	0.016	1.8

TABLE 4-1 (continued)

DIFFERENCE BETWEEN 1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) AND OPTION 1i, 5% THRESHOLD GAF, BY MEDICARE PAYMENT LOCALITY, IN DESCENDING ORDER OF DIFFERENCE

<u>Carrier Code</u>	<u>Locality Code</u>	<u>Payment Locality</u>	<u>Option 1i GAF</u>	<u>1996 GAF</u>	<u>Percentage Point Difference</u>	<u>Percent Difference</u>
<u>LARGEST LOSERS</u>						
00080	10	ROCHESTER/SURR. CNTYS, NY	0.973	0.995	-0.022	-2.2
00090	01	ODESSA, TX	0.924	0.946	-0.022	-2.3
00090	02	MIDLAND, TX	0.924	0.946	-0.022	-2.3
01651	01	CHARLESTON, WV	0.919	0.941	-0.022	-2.3
00051	00	BIRMINGHAM, AL	0.932	0.957	-0.025	-2.6
00090	00	SAN ANTONIO, TX	0.924	0.949	-0.025	-2.6
00066	00	LEXINGTON & LOUISVILLE, KY	0.921	0.946	-0.025	-2.6
00074	00	N K.C. (CLAY/PLATTE), MO	0.954	0.983	-0.029	-3.0
00074	00	K.C. (JACKSON CNTY), MO	0.954	0.983	-0.029	-3.0
00095	10	MILWAUKEE, WI	0.968	0.999	-0.031	-3.1
00062	10	ROCKFORD, IL	0.924	0.955	-0.031	-3.3
00090	01	DENTON, TX	0.924	0.955	-0.031	-3.3
00095	11	MADISON (DANE CNTY), WI	0.968	1.002	-0.034	-3.4
00205	01	SANTA BARBARA, CA	1.007	1.042	-0.035	-3.4
01023	00	SW CT	1.106	1.143	-0.037	-3.2
00054	21	MONTEREY/SANTA CRUZ, CA	1.007	1.044	-0.037	-3.5
00074	00	SUBURBAN KANSAS CITY, KANSAS	0.945	0.982	-0.037	-3.8
00074	00	KANSAS CITY, KANSAS	0.945	0.982	-0.037	-3.8
00062	10	SPRINGFIELD, IL	0.924	0.961	-0.037	-3.9

SOURCE: Health Economics Research, Inc.

TABLE 4-2

DIFFERENCE BETWEEN 1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) AND OPTION 1i, 3.5% THRESHOLD GAF, BY MEDICARE PAYMENT LOCALITY, IN DESCENDING ORDER OF DIFFERENCE

Carrier Code	Locality Code	Payment Locality	Option 1i GAF	1996 GAF	Percentage Point Difference	Percent Difference
<u>LARGEST GAINERS</u>						
542	02	NE RURAL, CA	1.003	0.952	0.051	5.4 %
542	13	KINGS/TULARE, CA	1.003	0.955	0.048	5.0
542	11	FRESNO/MADERA, CA	1.003	0.971	0.032	3.3
621	13	SOUTHEAST IL	0.913	0.882	0.031	3.5
900	04	WESTERN TX	0.924	0.893	0.031	3.5
1030	07	PRESCOTT, AZ	0.995	0.964	0.031	3.2
1290	03	ELKO & ELY (CITIES), NV	1.010	0.980	0.030	3.1
10230	04	EASTERN CT	1.100	1.072	0.028	2.6
621	07	QUINCY, IL	0.913	0.886	0.027	3.1
700	02	MASS SUBURBS/RURAL CITIES	1.075	1.048	0.027	2.6
542	10	MERCED/SURR.CNTYS, CA	1.003	0.977	0.026	2.7
621	14	SOUTHERN IL	0.913	0.889	0.024	2.7
900	30	SAN ANGELO, TX	0.924	0.900	0.024	2.7
630	03	REST OF IN	0.925	0.901	0.024	2.7
1030	05	FLAGSTAFF, AZ	0.995	0.973	0.022	2.3
510	06	REST OF AL	0.922	0.902	0.020	2.2
900	19	MC ALLEN, TX	0.924	0.904	0.020	2.2
900	10	BROWNSVILLE, TX	0.924	0.905	0.019	2.1
1030	08	YUMA, AZ	0.995	0.976	0.019	2.0
900	34	WICHITA FALLS, TX	0.924	0.906	0.018	2.0
1040	04	REST OF GA	0.935	0.917	0.018	2.0
621	01	NORTHWEST, IL	0.913	0.896	0.017	1.9
900	33	LAREDO, TX	0.924	0.907	0.017	1.9
951	13	CENTRAL WI	0.941	0.924	0.017	1.8
951	14	SOUTHWEST WI	0.941	0.924	0.017	1.8
10250	01	REST OF MISSISSIPPI	0.899	0.883	0.016	1.8
951	12	NORTHWEST WI	0.941	0.925	0.016	1.7
860	03	SOUTHERN NJ	1.051	1.035	0.016	1.6
900	29	ABILENE, TX	0.924	0.909	0.015	1.7
590	01	REST OF FLORIDA	0.984	0.969	0.015	1.6
1030	02	TUCSON, AZ	0.995	0.980	0.015	1.5
630	02	URBAN IN	0.925	0.912	0.013	1.4
900	02	NORTHEAST RURAL TX	0.924	0.911	0.013	1.4
801	04	REST OF NEW YORK	0.973	0.960	0.013	1.4
1290	99	REST OF NEVADA	1.010	0.998	0.012	1.2
528	50	REST OF LA	0.926	0.915	0.011	1.2
5130	12	NORTH IDAHO	0.911	0.901	0.010	1.1
16510	20	SOUTHERN VALLEY, WV	0.908	0.898	0.010	1.1
1380	99	REST OF OREGON	0.934	0.924	0.010	1.1
660	03	REST OF KENTUCKY	0.904	0.895	0.009	1.0
528	07	ALEXANDRIA, LA	0.926	0.917	0.009	1.0

TABLE 4-2 (continued)

DIFFERENCE BETWEEN 1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) AND OPTION 1i, 3.5% THRESHOLD GAF, BY MEDICARE PAYMENT LOCALITY, IN DESCENDING ORDER OF DIFFERENCE

<u>Carrier Code</u>	<u>Locality Code</u>	<u>Payment Locality</u>	<u>Option 1i GAF</u>	<u>1996 GAF</u>	<u>Percentage Point Difference</u>	<u>Percent Difference</u>
<u>LARGEST LOSERS</u>						
90	10	SOUTH & E. SHORE MD	0.964	0.974	-0.010	-1.0
95	14	GREEN BAY (NORTHEAST), WI	0.941	0.951	-0.010	-1.1
86	00	MIDDLE NJ	1.051	1.062	-0.011	-1.0
54	22	RIVERSIDE, CA	1.003	1.014	-0.011	-1.1
62	10	KANKAKEE, IL	0.913	0.924	-0.011	-1.2
74	00	RURAL NW COUNTIES, MO	0.902	0.913	-0.011	-1.2
138	01	SW OR CITIES (CITY LIMITS)	0.934	0.946	-0.012	-1.3
90	01	EL PASO, TX	0.924	0.936	-0.012	-1.3
63	00	METROPOLITAN IN	0.925	0.938	-0.013	-1.4
62	10	NORMAL, IL	0.913	0.926	-0.013	-1.4
62	11	CHAMPAIGN-URBANA, IL	0.913	0.927	-0.014	-1.5
1025	00	URBAN MISSISSIPPI	0.899	0.913	-0.014	-1.5
52	80	LAKE CHARLES, LA	0.926	0.941	-0.015	-1.6
54	20	N. COASTAL CNTYS, CA	1.003	1.019	-0.016	-1.6
54	21	SAN BERNADINO/E. CTRL CNTYS CA	1.003	1.019	-0.016	-1.6
104	00	SMALL GA CITIES 02	0.935	0.951	-0.016	-1.7
54	20	SACRAMENTO/SURR. CNTYS, CA	1.003	1.020	-0.017	-1.7
51	00	NORTHWEST AL	0.922	0.939	-0.017	-1.8
90	02	CORPUS CHRISTI, TX	0.924	0.941	-0.017	-1.8
52	80	BATON ROUGE, LA	0.926	0.944	-0.018	-1.9
74	00	ST JOSEPH, MO	0.902	0.920	-0.018	-2.0
205	02	SAN DIEGO/IMPERIAL, CA	1.003	1.022	-0.019	-1.9
90	02	ORANGE, TX	0.924	0.944	-0.020	-2.1
80	10	ROCHESTER/SURR. CNTYS, NY	0.973	0.995	-0.022	-2.2
90	01	ODESSA, TX	0.924	0.946	-0.022	-2.3
90	02	MIDLAND, TX	0.924	0.946	-0.022	-2.3
1023	00	S. CNTRL CT	1.100	1.123	-0.023	-2.1
90	00	SAN ANTONIO, TX	0.924	0.949	-0.025	-2.6
62	10	PEORIA, IL	0.913	0.938	-0.025	-2.7
1651	01	EASTERN VALLEY, WV	0.908	0.937	-0.029	-3.1
90	01	DENTON, TX	0.924	0.955	-0.031	-3.3

SOURCE: Health Economics Research, Inc.

and malpractice insurance--by the corresponding GPCI calculated for each FSA alternative, sum these products, and multiply the resulting value by the conversion factor:

$$\text{Pay} = \text{conversion factor} * \{ \text{RVU}(w) * \text{GPCI}(w) + \text{RVU}(pe) * \text{GPCI}(pe) + \text{RVU}(mp) * \text{GPCI}(mp) \} \quad (1)$$

The percentage gain or loss under the locality alternative is then calculated as:

$$\{ \text{Payment}(\text{alternative}) - \text{Payment}(\text{existing}) \} / \text{Payment}(\text{existing}) * 100. \quad (2)$$

This change is calculated first using the localities created under the 5 percent threshold of iterative Option 1 and then using localities created under the 3.5% threshold of this option.

For each of our analyses, no additional volume response by physicians or patients is simulated; we make no attempt to model how physicians or patients would change quantities in response to the change in physician payments. If there is a volume response, our simulated impacts can still be interpreted as the change in payments per service (for the historical mix of services), but they will not accurately indicate the change in total Medicare income.

4.2.1 Level of Urbanicity

To assess urban/rural impacts of alternative locality configurations, we used the HER/HCFR file containing physician services RVUs at the county level. Total payments under the current locality configuration and each alternative were calculated for each county. Urban areas were defined as metropolitan counties (MSAs/PMSAs/NECMAs) while rural areas were defined as non-metropolitan counties. The change in payments nationally was calculated by summing payments for all urban areas and for all rural areas, and calculating the difference under the payment options. Next, the percentage change in payments for each option was calculated using an analogous methodology for each of four urban population classes: MSAs with a population of more than three million, one to three million, 500,000 to one million, and less than 500,000. Finally, the percentage change in payments was calculated for urban and rural areas within each state to examine larger effects that may be masked when computing the national values.

4.2.2 Specialty

Reconfiguring localities will have no effect on the relative payments for specialties located in a given area (county). That is, if a county received a higher GAF as a result of the

reconfiguration, that GAF would apply to all physicians in that county equally. However, alternative FSAs can have effects on national payments by specialty since specialties are not distributed uniformly around the country. For example, if rural counties gained under an alternative, and primary care physicians are disproportionately located in rural counties, then primary care physicians would gain compared to the current localities.

To assess impacts of alternative locality configurations by physician specialty, we used HCFA's 1995 PPR Analytic File. This file represents 1993 utilization of Part B services processed through June 1994. Coding is mapped to the 1995 CPT for physician services. The file is constructed at the Carrier, Locality, Procedure, Modifier, Specialty, and Place of Service level. For each observation, we calculated the total RVUs billed at this level by multiplying the three RVU weights—work, practice expense, and malpractice insurance—by the MTU values on the file. The specialty designations were then collapsed into 28 specialty categories, and total RVUs for each specialty were aggregated to the national level. Payments were then calculated using the total RVUs and the GPCI weights as described in equation 1. Changes in payments for each physician specialty were calculated as described in equation 2.

4.2.3 Beneficiary Characteristics

To determine whether the locality reconfiguration had a differential impact on some groups of beneficiaries, we began by calculating for each county the percentage difference between the existing locality GAF and each alternative GAF. Counties were then grouped into seven classes based on this difference: counties with an increase of more than 10 percent, an increase of 5 to 10 percent, an increase of 0 to 5 percent, no change, a decrease of 0 to 5 percent, a decrease of 5 to 10 percent, and a decrease of more than 10 percent.

To determine the distribution of beneficiaries residing in each of these payment change classes we used two files. HCFA's county enrollment file provides the number of Medicare beneficiaries in each county, stratified by age, sex, and race. The Area Resource File (ARF) contains the number of people per county age 65 and over whose income places them below the federal poverty level. We then estimated, for each beneficiary stratification, the proportion of people with that characteristic by payment change class. For example, we calculated for each locality configuration the percentage of beneficiaries age 85 and older living in counties in which payments decreased by more than 10 percent. If this proportion were high for some alternative, it may be indicative of potential access problems for the very old under that locality configuration. We also calculated the distribution of all beneficiaries across the seven gain/loss classes to simplify interpretation of the results.

4.3 Impact Estimates

4.3.1 Impacts by Level of Urbanicity

Table 4-3 presents the change in physician payments by level of urbanicity. Overall, urban areas lose under both alternatives, while rural areas gain. However, the changes are small, with rural areas gaining at most 1.0 percent and urban areas losing at most 0.14 percent (both occurring with the 5 percent threshold). The relative gain by rural areas was expected, as fewer separate FSAs break out under Option 1 than under the current payment localities. As a result, more urban areas are combined with less expensive rural areas, raising rural payments.

The reduction in the number of localities also helps explain the pattern of changes in payments among the four population size classes for MSAs. Payments to MSAs with a population of more than three million remain virtually unchanged using either threshold (a change of 0.01 or 0.02 percent). These areas are mostly separate localities under the current system and also under Option 1, so most experience no change in payments. MSAs with a population of 500,000 to one million or of one to three million experience payment reductions using either threshold. Many of these areas are separate localities under the current set of FSAs. Under Option 1, fewer of them break out as separate localities, and many become averaged into statewide localities, thus reducing payment levels. The smallest MSAs, like rural areas, gain from the reduction in FSAs, as they become averaged in with larger, more expensive metropolitan areas.

Table 4-4 presents changes in payments by urban and rural areas for states in which localities change under either option. The changes within state, while generally small, are often several magnitudes greater than the national urban/rural changes. This is not surprising since the national values include all states with no change along with the 26 experiencing some effect, thereby reducing the national impact. The largest change in any area is for rural Missouri, which gains 5.28% under the 5 percent threshold option. This large rural gain is the result of eliminating separate localities for St. Louis and Kansas City, Missouri. Similarly, the 3.54% gain for rural Wisconsin under the 5 percent threshold option results from eliminating separate localities for Milwaukee and Madison. With only two exceptions, states follow the expected pattern of rural gains and urban losses. In Maine, rural areas experience a very small decrease in payments (0.01%) while rural areas in Maryland experience a 0.93 percent decrease in payments. This counterintuitive result for Maryland results from combining the relatively less expensive (but more urban) counties of the current Western Maryland locality with the relatively more expensive (but more rural) counties of the current Eastern Shore Maryland locality. (Payments to the Washington, DC and Baltimore localities remain unchanged under either option.)

TABLE 4-3

PERCENTAGE CHANGE IN PHYSICIAN PAYMENTS BY DEGREE OF URBANITY
UNDER ALTERNATIVE FEE SCHEDULE AREA (FSA) CONFIGURATIONS

	<u>FSA OPTION 1 - ITERATIVE</u>	
	<u>5% threshold</u>	<u>3.5% threshold</u>
<u>All Urban</u>	-0.14 %	-0.06 %
MSAs with population >3 million	0.02	0.01
MSAs with population 1-3 million	-0.35	-0.20
MSAs with population 500,000 to 1 million	-0.27	-0.04
MSAs with population less than 500,000	0.08	0.04
<u>All Rural</u>	1.00	0.42

NOTE: Change in physician payments are per service. No volume response to payment changes is assumed.

SOURCES: HER tabulations shown in Table 3-4; HCFA/HER file of RVUs by county.

TABLE 4-4

PERCENTAGE CHANGE IN PHYSICIAN PAYMENTS BY URBAN/RURAL AREA
WITHIN STATE UNDER ALTERNATIVE FEE SCHEDULE AREA (FSA) CONFIGURATIONS

FSA OPTION 1 - ITERATIVE					
	5% threshold		3.5% threshold		
	Urban	Rural	Urban	Rural	
Alabama	-0.48 %	2.44 %	-0.26 %	1.32 %	
Arizona	-0.12	1.52	-0.12	1.52	
California	-0.18	0.66	-0.01	0.26	
Connecticut	-0.11	1.61	-0.09	1.38	
Florida	-0.04	0.94	-0.04	0.94	
Georgia	-0.41	1.21	-0.41	1.21	
Idaho	-0.35	0.24	-0.35	0.24	
Illinois	-0.33	2.40	-0.19	1.34	
Indiana	-0.40	1.81	-0.40	1.81	
Kansas	-0.59	1.05	0.00	0.00	
Kentucky	-1.30	2.07	-0.08	0.13	
Louisiana	-0.15	1.14	-0.15	1.14	
Massachusetts	-0.02	2.58	-0.02	2.58	
Maryland	0.07	-0.93	0.07	-0.93	
Maine	0.01	-0.01	0.01	-0.01	
Missouri	-1.18	5.28	-0.02	0.11	
Mississippi	-1.28	0.72	-1.28	0.72	
Nevada	-0.02	0.31	-0.02	0.31	
New York	-0.03	0.71	-0.03	0.71	
Oregon	-0.16	0.33	-0.16	0.33	
Pennsylvania	-0.03	0.27	-0.03	0.27	
Texas	-0.18	1.56	-0.18	1.56	
Virginia	-0.68	2.99	-0.02	0.13	
Washington	-0.17	0.03	-0.17	0.03	
Wisconsin	-1.05	3.54	-0.16	0.53	
West Virginia	-1.21	1.47	-0.27	0.33	

NOTES: 1. Change in physician payments are per service. No volume response to payment changes is assumed.

2. States that experience no change under either locality option are not shown.

SOURCES: HER tabulations shown in Table 3-4; HCFA/HER file of RVUs by county.

4.3.2 Impacts by Physician Specialty

Table 4-5 presents impacts of reconfiguring localities on physician payments by specialty. Changes in aggregate payments by specialty are quite small; only one specialty (optometry) experiences a change larger than one half of one percent using the 5% threshold, and no specialty experiences a change of that magnitude using the 3.5% threshold. The largest decreases are for plastic surgeons, neurosurgeons, and other surgical specialties with losses of 0.24 to 0.19 percent under the 5% threshold.

Although the changes in payments by specialty are quite small, they tend to follow the expected pattern. Physicians in family practice, general practice and internal medicine all experience increases in payments while most medical and surgical specialties experience decreases. This pattern results from the tendency of specialists to be disproportionately concentrated in urban areas, which were seen to experience a slight decrease in payments under the FSA options.

4.3.3 Impacts by Beneficiary Characteristics

Table 4-6 presents the distribution of Medicare beneficiaries by change in physician payments for their county of residence. The first row of the table presents the distribution of all beneficiaries across the four payment change classes. Using both the 5.0 and the 3.5 percent thresholds of Option 1i, roughly 20 percent of beneficiaries live in areas in which physician payments decrease by less than 5 percent under the locality reconfiguration, roughly 50 percent live in areas that experience no change in payments, roughly 25 percent live in areas where physician payments would rise by less than five percent, and less than 2 percent of beneficiaries live in areas where physician payments would rise by five to ten percent. Under these two FSA options, no counties would experience a decrease in physician payments of more than 5 percent, or an increase of more than 10 percent.

The distributions of beneficiaries by gender and age are nearly identical to those for the overall distribution, as is the distribution of white beneficiaries. Nonwhite beneficiaries are more heavily concentrated in areas that experience no change in payments; a lower proportion of nonwhite beneficiaries live both in areas experiencing a loss and areas experiencing a gain than do white beneficiaries. For example, 14.4 percent of nonwhite beneficiaries live in an area experiencing a loss using the 5 percent threshold option compared to 21.0 percent of all beneficiaries who live in these areas. Similarly, 17.4 percent of nonwhite beneficiaries live in areas with a payment increase of up to 5 percent compared to 26.4 percent of all beneficiaries (again using the 5 percent threshold option). Beneficiaries living below poverty level are less

TABLE 4-5

PERCENTAGE CHANGE IN PHYSICIAN PAYMENTS BY SPECIALTY UNDER
ALTERNATIVE FEE SCHEDULE AREA (FSA) CONFIGURATIONS

LOCALITY OPTION 1 - ITERATIVE		
Specialty	5.0% threshold	3.5% threshold
Family Practice	0.32 %	0.18 %
General Practice	0.25	0.12
Cardiology	-0.11	-0.04
Dermatology	-0.09	-0.05
Internal Medicine	0.02	0.02
Gastroenterology	-0.09	-0.04
Nephrology	-0.15	-0.09
Neurology	-0.11	-0.06
Psychiatry	-0.11	-0.06
Pulmonary	-0.14	-0.07
Urology	0.00	0.00
Other Medical Specialties	-0.11	-0.04
General Surgery	0.11	0.05
Neurosurgery	-0.19	-0.09
Ophthalmology	-0.01	-0.01
Orthopedic Surgery	-0.04	-0.03
Otolaryngology	-0.04	-0.02
Plastic Surgery	-0.24	-0.13
Thoracic Surgery	-0.15	-0.11
Other Surgical Specialties	-0.19	-0.08
Radiology	-0.05	-0.03
Anesthesiology	-0.17	-0.06
Pathology	-0.07	-0.04
Osteopaths	0.19	0.11
Optometry	0.65	0.44
Chiropractic	0.23	0.11
Podiatry	-0.02	0.00
All Other Providers	0.00	-0.02

NOTE: Change in physician payments are per service. No volume response to payment changes is assumed.

SOURCES: HER tabulations shown in Table 3-4; HCFA 1995 PPR Analytic File.

TABLE 4-6

DISTRIBUTION OF MEDICARE BENEFICIARIES BY CHANGE IN PHYSICIAN PAYMENTS FOR COUNTY OF RESIDENCE UNDER ALTERNATIVE FEE SCHEDULE AREA (FSA) CONFIGURATIONS

FSA OPTION 1 - ITERATIVE								
	5% Threshold				3.5% Threshold			
	Loss 0%-5%	No Gain/ Loss	Gain 0%-5%	Gain 5%-10%	Loss 0%-5%	No Gain/ Loss	Gain 0%-5%	Gain 5%-10%
<u>All Beneficiaries</u>	21.0 %	51.2 %	26.4 %	1.4 %	19.8 %	55.7 %	24.2 %	0.3 %
<u>Gender</u>								
Male	20.1	51.1	26.6	1.4	19.8	55.5	24.4	0.3
Female	21.1	51.3	26.3	1.3	19.8	55.9	24.0	0.3
<u>Race</u>								
White	21.9	49.1	27.5	1.5	20.8	53.7	25.2	0.3
Nonwhite	14.4	67.8	17.4	0.4	11.9	72.1	15.8	0.1
<u>Age</u>								
65-69	20.9	51.4	26.4	1.3	19.6	55.9	24.2	0.3
70-74	21.2	51.1	26.4	1.3	19.9	55.5	24.2	0.3
75-79	21.2	50.8	26.6	1.4	20.1	55.2	24.4	0.3
80-84	21.0	50.9	26.6	1.4	19.9	55.5	24.3	0.3
85+	20.7	51.9	25.9	1.4	19.5	56.7	23.5	0.3
<u>Income</u>								
Below Poverty Level	16.0	53.9	28.5	1.6	16.4	58.0	25.3	0.2

NOTES: 1. Change in physician payments are per service. No volume response to payment changes is assumed.

2. No county experienced a loss of more than 5% or gain of more than 10% under either option.

SOURCES: HER tabulations shown in Table 3-4; County Level Enrollment Public-Use File; Area Resource File.

local/table/TABLE4-6.XLS'drmb

likely than all beneficiaries to be living in an area experiencing a payment decrease under the locality alternatives (16 percent compared to 21 percent using the 5 percent threshold option). Given these results, it does not appear that vulnerable Medicare groups--non-whites, the very old, or the poor--would suffer decreases in access resulting from either of the FSA alternatives.

5.0 AGGREGATING SUBCOUNTY PAYMENT AREAS AND FUNDAMENTAL LOCALITY RESTRUCTURINGS

5.1 Overview

As of January 1, 1995, eleven states had Medicare payment localities defined, at least in part, in terms of subcounty areas. Of the eleven states, eight states have localities defined by city/town lines while the remaining three have localities defined by zip code boundaries. The use of subcounty localities creates unnecessary complexity and administrative burden. One of the most compelling reasons to eliminate subcounty administrative areas from Medicare payment localities is to reduce the administrative work required to maintain zip code-to-locality crosswalks. Many states employ a zip code-to-locality crosswalk when processing claims, but the continuous creation, deactivation, and redefinition of U.S. Postal Codes poses a significant obstacle in the maintenance of accurate locality definitions. Town boundaries also can be ambiguous. Since county boundaries are unambiguous and rarely change, aggregating subcounty parts to the county would minimize the administrative burden of maintaining crosswalks.

Another reason to eliminate subcounty localities is simplicity. By aggregating subcounty areas to the county, a uniform, county-based fee schedule system can be introduced nationwide. Furthermore, since the input prices for GPCIs, and ultimately GAF values, are derived from county prices, the subcounty areas provide no additional accuracy in measuring practice input price variations. More often subcounty localities complicate the calculation of GAF values.

Aggregating subcounty localities offers greater simplicity, understandability and ease of administration in managing Medicare Fee Schedule Areas. In this chapter, we first review the definition of payment areas in states that currently define at least one locality using subcounty areas. Then we introduce the concept of "county equivalent localities", by which we mean county-based areas defined to be as similar as possible to the current locality definition. County equivalent localities provide a means of eliminating subcounty areas while making as few changes as possible in the current locality structure. Because county equivalent localities retain the disadvantages of the current Medicare payment localities, we next consider the fate of subcounty areas in our preferred method for simplifying the current payment localities, Option 1i, which is described earlier in this report. Option 1i eliminates subcounty areas in 5 of the 11 of the states that currently contain them, and subcounty areas can easily be aggregated to county equivalents in four other states.

In the two remaining states, plus one state that becomes a statewide locality under Option 1i, we recommend a fundamental restructuring of the Medicare Fee Schedule Areas not derived from their current payment localities. Their current payment localities, and the Option 1i localities derived from them, do not accurately track input price variations. The goal of our proposed reconfiguration is to more accurately group areas by similarity of practice input prices. The aggregations of subcounty areas proposed in this chapter could be pursued in conjunction with a thoroughgoing revision of the Medicare Fee Schedule Areas for all states (e.g., adopting Option 1i). Or they could be applied independently, only to states that currently define some localities using subcounty areas.

5.2 Current Subcounty Locality Areas

Subcounty fee schedule areas are defined by either city/town boundaries or zip code boundaries. California, Mississippi and Pennsylvania use zip codes whereas Arizona, Connecticut, Kentucky, Massachusetts, Missouri, Nevada, New York and Oregon employ city/town limits to define payment localities (Table 5-1). Although the majority of subcounty locality states have payment areas defined by city/town borders, many carriers rely on zipcode-to-locality crosswalks when processing provider claims. However, since zipcodes sometimes cross city/town boundaries, use of such crosswalks can introduce inconsistencies with official city/town-based locality definitions. This is another example of the complications which arise from using localities based on subcounty areas.

5.3 County Equivalent Localities

The obvious method for eliminating subcounty localities is to expand a current locality's city/town or zip code boundaries to the surrounding county borders. In exploring this option, we defined "County Equivalent Localities" based on the following criteria:

1. For a current locality that includes multiple cities/towns in noncontiguous counties, all counties with any areas in the current locality are incorporated into the new County Equivalent Locality definition.
2. Counties currently divided between two localities are assigned to the locality where the largest portion of Medicare physician services (measured by RVUs) are provided.

The County Equivalent Option may be applied to the eleven subcounty locality states independent of the recommendations suggested under Option 1i. Adopting the County

TABLE 5-1

STATES WITH FEE SCHEDULE AREAS INVOLVING SUBCOUNTY AREAS

<u>States with City/Town-Based Localities</u>	<u>States with Zipcode-Based Localities</u>
Arizona	California
Connecticut	Mississippi
Kentucky	Pennsylvania
Massachusetts	
Missouri	
Nevada	
New York	
Oregon	

SOURCE: Medicare carriers.

Equivalent Option would reduce administrative burden and establish a nationwide county basis for Medicare payment localities. In addition, the County Equivalent Option calls for only a minor modification of existing locality definitions.

However, if pursued independently of Option 1i, the County Equivalent Option suffers from the same drawbacks as the current Medicare payment localities. This is not surprising given that it is intended to be as similar as possible to the current localities. The state of Kentucky is an example of the shortcomings of the current localities, and, correspondingly, of the County Equivalent Localities (see Figure 5-1). Kentucky's locality 02 ("Urban Areas") is comprised of numerous, scattered counties whose GAFs are little different from those of locality 03 ("Rural/Rest of State"). What is needed in Kentucky is an aggregation of localities 02 and 03, not merely an aggregation of subcounty areas to the county. Fortunately, in the first four chapters of this report, we have considered options for aggregating localities with similar input prices. The next section considers the role that our recommended FSA aggregation option, Option 1i, can play in aggregating localities that currently include subcounty areas.

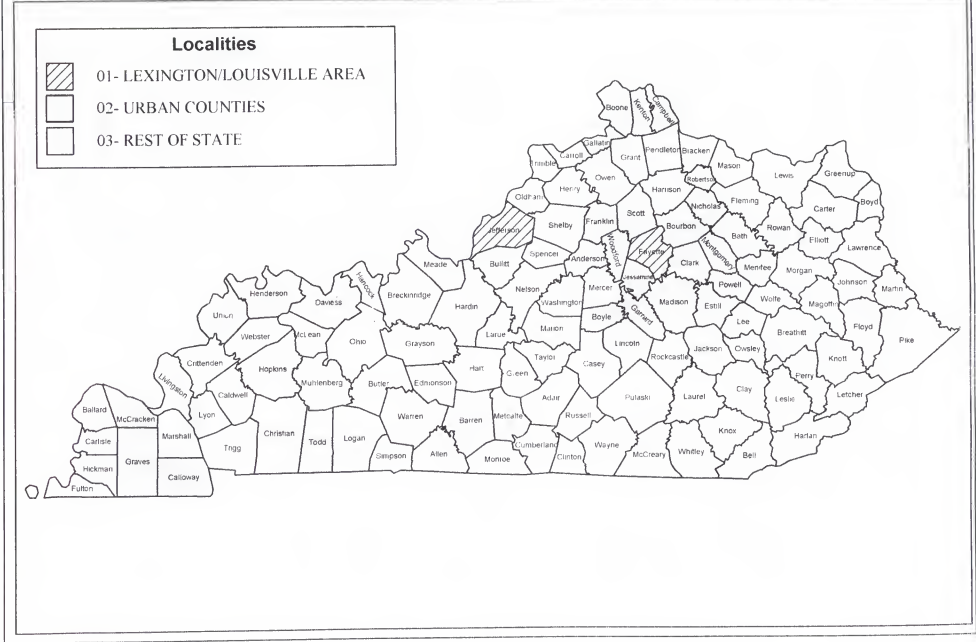
5.4 Option 1i and Subcounty Areas

Option 1i, our preferred option for reconfiguring the Medicare payment localities, aggregates many of the current localities into a much smaller number. In this process, several of the payment localities that currently involve subcounty parts are aggregated into larger areas defined in terms of counties only. For these localities, the problem of subcounty localities is eliminated in Option 1i. Thus, adopting the Option 1i recommendations is one method of aggregating subcounty locality parts. The Option 1i recommendations could be adopted either in toto or only for states with localities that have subcounty parts. Other current localities involving subcounty areas are not aggregated in Option 1i. A specific aggregation of subcounty areas in these states would need to be undertaken.

In this section, we first identify states where subcounty areas are aggregated into county-based Fee Schedule Areas as part of the logic of Option 1i. Then we identify several states where subcounty areas remaining in Option 1i can be eliminated by a simple, noncontroversial aggregation to a county equivalent locality. Finally, in the next section, we discuss three states, all of which happen to currently contain subcounty locality parts, where we recommend a fundamental reconfiguration of the Medicare Fee Schedule Areas, beyond that arising from Option 1i or county equivalent localities.

Under Option 1i, Arizona, Mississippi, and Nevada each become a single statewide locality at both the 5 percent and 3.5 percent thresholds and therefore no additional subcounty aggregations are necessary. Similarly, no subcounty aggregations are required for New York

Figure 5-1 County Equivalent Localities: KENTUCKY



since Option 1i collapses its existing subcounty payment areas into the "Rest of State" locality at both thresholds.

Oregon retains subcounty locality parts under both the 5 and 3.5 percent thresholds of Option 1i. California has eight subcounty localities within Los Angeles county. Connecticut and Kentucky retain county parts under the 3.5 threshold only. Simple aggregations of subcounty parts to counties can eliminate the subcounty areas in these three cases:

- In Oregon, the current town-based "Portland" locality can be redefined to encompass the boundaries of Clackamas, Multnomah, and Washington counties;
- In California, Los Angeles County can be aggregated to a single locality;
- In Connecticut, the town-based "Southwestern Connecticut" locality can be redefined to be coincident with Fairfield County; and
- In Kentucky, the town-based "Metropolitan" locality can be redefined to include Fayette and Jefferson counties.

We believe that these redefinitions are noncontroversial because, in each case, the current town-based locality closely approximates the suggested county boundaries, or, in the case of Los Angeles, all the subcounty localities have the same GAF.

5.5 Fundamental Payment Area Reconfiguration for Three States¹

In the remaining three "subcounty" locality states—Massachusetts, Missouri and Pennsylvania—we believe that neither their current payment localities, nor the redefined Fee Schedule Areas (FSA) resulting from Option 1i track input prices accurately. This assertion is supported by the average deviations between county GAFs and FSA GAFs reported in Table 5-2. The table shows Mean Absolute Percentage Deviations, or MAPEs², by state for the 5 and 3.5 percent thresholds of Option 1i for all 28 states that currently have multiple localities. A higher MAPE indicates a less accurate locality configuration. Massachusetts and Pennsylvania have two of the four highest MAPEs at the 5 percent threshold, and the two highest MAPEs among all currently multi-locality states at the 3.5 percent threshold. The payment accuracy of their locality configurations is not improved by moving from the 5 percent to the 3.5 percent thresholds because their localities are the same at each threshold (Massachusetts, statewide,

¹We propose one restructuring not discussed in this section: combining the Kansas City, Kansas and Suburban Kansas City, Kansas payment localities. They have the same GAF, so we believe this aggregation is noncontroversial.

²See Section 3.1 for more discussion of the MAPE as a measure of payment accuracy.

TABLE 5-2

PAYMENT ACCURACY* OF FEE SCHEDULE AREAS BY STATE UNDER OPTION 1i,
5.0% AND 3.5% THRESHOLDS, RANKED FROM LEAST TO MOST ACCURATE

<u>State</u>	<u>5.0% Threshold</u>	<u>State</u>	<u>3.5% Threshold</u>
Pennsylvania	3.90 %	Pennsylvania	3.90 %
Missouri	3.86	Massachusetts	3.16
Kansas	3.85	Kansas	3.08
Massachusetts	3.16	Mississippi	2.61
Virginia	3.06	Indiana	2.35
Wisconsin	2.94	Florida	2.07
Kentucky	2.67	New York	1.84
Mississippi	2.61	Idaho	1.76
Indiana	2.35	Missouri	1.74
Alabama	2.22	Michigan	1.49
Florida	2.07	New Jersey	1.44
Connecticut	1.92	Georgia	1.44
West Virginia	1.85	Maryland	1.42
New York	1.84	Connecticut	1.41
Idaho	1.76	Virginia	1.40
Michigan	1.49	Washington	1.35
New Jersey	1.44	Alabama	1.27
Georgia	1.44	Illinois	1.23
Maryland	1.42	Arizona	1.22
Illinois	1.40	Louisiana	1.19
Washington	1.35	Oregon	1.19
Arizona	1.22	Texas	1.14
California	1.20	California	1.14
Louisiana	1.19	Kentucky	1.04
Oregon	1.19	West Virginia	0.99
Texas	1.14	Wisconsin	0.90
Maine	0.86	Maine	0.86

*Payment accuracy is measured by the average absolute difference (weighted by total county RVUs) between the county GAF and the FSA GAF.

NOTE: Table includes only states that had multiple payment localities as of January 1, 1995.

SOURCE: HER file of 1996 county input prices.

and Pennsylvania, "Philadelphia/Pittsburgh Medical Schools", "Large Pennsylvania Cities", and "Rest of Pennsylvania"). Missouri has the second highest MAPE at the 5 percent Option 1i threshold, where it is a single statewide locality. The payment accuracy of the 3.5 threshold localities are much better because the St. Louis and Kansas City areas break out as distinct localities. Nevertheless, we believe some modifications to even Missouri's 3.5 percent localities are warranted, as discussed below.

5.5.1 Massachusetts

Massachusetts currently has two payment localities: "Urban" and "Suburban". Under Option 1i, Massachusetts becomes a single statewide locality under both the 3.5% and 5.0% thresholds. The shortcoming of the current localities, and even more so of the Option 1i statewide locality, is that the high cost Boston area is not separated from lower-cost central and western Massachusetts. The problem originates with the current "Urban Massachusetts" locality, which groups Worcester, Springfield, and Pittsfield with the substantially higher-cost Boston area. Table 5-3 shows Massachusetts counties ranked in descending order of their GAFs. Massachusetts counties fall into three natural payment localities based on their GAFs, and on geographic proximity³:

01--Boston Metropolitan Area (Suffolk, Norfolk, and Middlesex counties);

02--North and South Shores, Cape Cod, and the Islands (Essex, Plymouth, Bristol, Barnstable, Dukes, and Nantucket counties); and

03--Central and Western Massachusetts (Worcester, Franklin, Hampshire, Hampden, and Berkshire counties).

However, under Option 1i at both the 3.5 and 5 percent thresholds, localities 02 and 03 would be combined. Thus, we propose two new localities for Massachusetts, 01-Boston Metropolitan Area and 02-Rest of Massachusetts, which are mapped in Figure 5-2. With these FSAs, Massachusetts' MAPE (payment inaccuracy) falls from 3.16 percent to 1.65 percent.

³Nantucket, a summer resort area, has a very high GAF because of its extremely high HUD Fair Market apartment rent. Geographically, it clearly belongs with locality 02 rather than locality 01, however. Similarly, Bristol county's GAF is more similar to that of the counties comprising locality 03 than of the counties included in locality 02, but geographically, it belongs with locality 02. Placing Bristol in locality 02 rather than 03 avoids large payment differences between it and localities 01 and 02, and Rhode Island.

TABLE 5-3

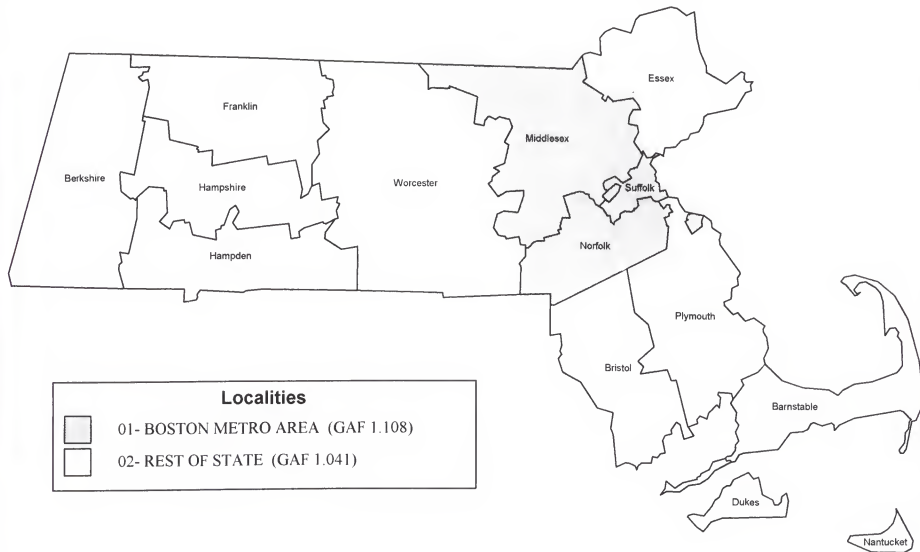
1996 GAFs FOR MASSACHUSETTS COUNTIES, IN DESCENDING
ORDER OF GAF

<u>County</u>	<u>1996 GAF</u>
Suffolk (Boston)	1.126
Nantucket	1.115
Middlesex	1.103
Norfolk	1.092
Essex	1.072
Plymouth	1.067
Barnstable (Cape Cod)	1.063
Worcester	1.039
Dukes (Martha's Vineyard)	1.034
Hampshire	1.020
Hampden	1.019
Berkshire	1.007
Bristol	1.006
Franklin	1.004

SOURCE: HER file of county input prices.

Figure 5-2

Recommended Localities: MASSACHUSETTS



5.5.2 Pennsylvania

Pennsylvania currently has four payment localities:

1. Philadelphia/Pittsburgh medical schools/hospitals;
2. Large Pennsylvania cities;
3. Smaller Pennsylvania cities; and
4. Rest of Pennsylvania.

Under Option 1i, both 5 and 3.5 percent thresholds, the third and fourth localities are combined. The problem in Pennsylvania is that the high cost Philadelphia area is split into two separate localities (parts of 01 and 02), and not clearly distinguished from the lower-cost Pittsburgh area and the rest of Pennsylvania. Table 5-4 lists the 21 most costly Pennsylvania counties in descending order of their GAFs. The five counties comprising the Pennsylvania portion of the Philadelphia MSA are the most costly in Pennsylvania, and clearly belong together in a "Philadelphia Metropolitan Area" locality. Allegheny county, part of which is grouped with part of Philadelphia in locality 01, is much less expensive than the Philadelphia area, and does not belong in the same locality, either cost-wise or geographically. Thus, we propose that Pennsylvania be divided into two localities as follows:

01--Philadelphia Metropolitan Area (Montgomery, Philadelphia, Delaware, Bucks, and Chester counties); and

02 Rest of Pennsylvania (all other Pennsylvania counties).

Localities 01 and 02 remain distinct FSAs under Option 1i, 5 and 3.5 percent thresholds. Figure 5-3 shows the proposed Pennsylvania localities. These FSAs lower Pennsylvania's MAPE (payment inaccuracy) from 3.90 percent to 1.74 percent.

TABLE 5-4

1996 GAFs FOR PENNSYLVANIA COUNTIES, IN DESCENDING
ORDER OF GAF (TOP 21 COUNTIES)

<u>County</u>	<u>1996 GAF</u>
Montgomery (Philadelphia MSA)	1.075
Philadelphia (Philadelphia MSA)	1.070
Delaware (Philadelphia MSA)	1.062
Bucks (Philadelphia MSA)	1.052
Chester (Philadelphia MSA)	1.038
Carbon	0.989
Lehigh (Allentown)	0.989
Northampton (Easton)	0.989
Cumberland	0.972
Dauphin (Harrisburg)	0.972
Lebanon	0.972
Perry	0.972
Berks (Reading)	0.971
Pike	0.968
Westmoreland	0.967
Lancaster	0.966
Allegheny (Pittsburgh)	0.962
Beaver	0.962
Butler	0.962
Fayette	0.962
Washington	0.962

SOURCE: HER file of county input prices.

5.5.3 Missouri

Missouri currently has seven localities:

1. Northern Kansas City;
2. Kansas City;
3. St. Louis/ Large East Cities;
4. St. Joseph;
5. Rural Northwest counties;
6. Small East Cities; and
7. Rest of Missouri.

At the 5 percent threshold, Option 1i, Missouri becomes a single, statewide locality. At the 3.5 percent threshold, the first, second, and third localities listed above remain distinct FSAs, whereas the last four are combined into a residual "rest of state" area. The problem with the Missouri localities under Option 1i are two-fold: (i) at the 5 percent threshold, there is large intra-state variation within the single statewide locality due to the fact that Kansas City and St. Louis are combined with the lower-cost rest of state; (ii) at the 3.5 percent threshold, the St. Louis/ Large East Cities locality remains a distinct FSA, but it combines the higher-cost St. Louis area with the lower-cost Columbia, Springfield, and Jefferson City areas. Table 5-5 lists GAFs for selected Missouri counties, and clearly shows the higher input prices in the St. Louis area compared to the Columbia (Boone county), Springfield (Greene county), and Jefferson City (Cole county).

Both of these shortcomings can be overcome by defining three new localities:

01--Kansas City (Platte, Clay, and Jackson counties);

02--St. Louis (St. Louis City, St. Louis, Jefferson, and St. Charles counties); and

03--Rest of Missouri (all other Missouri counties).

Figure 5-4 maps the proposed Missouri localities. The locality configuration would be identical under Option 1i, 5 and 3.5 percent thresholds. With these localities, Missouri's MAPE (payment inaccuracy) improves to 0.89 percent from 3.86 percent under Option 1i, 5 percent threshold, and 1.74 percent under Option 1i, 3.5 percent threshold.

TABLE 5-5

1996 GAFs FOR SELECTED MISSOURI COUNTIES

<u>County</u>	<u>1996 GAF</u>
<u>St. Louis Area</u>	
St. Louis City	0.984
St. Louis	0.984
St. Charles	0.984
Jefferson	0.984
<u>Kansas City Area</u>	
Jackson	0.983
Clay	0.983
Platte	0.981
<u>Other</u>	
Greene (Springfield)	0.922
Boone (Columbia)	0.942
Cole (Jefferson City)	0.900
Buchanan (St. Joseph)	0.920

SOURCE: HER file of county input prices.

Figure 5-4 Recommended Localities: MISSOURI



Localities

- ☐ 01- ST. LOUIS AREA (GAF 0.984)
☒ 02- KANSAS CITY AREA (GAF 0.983)
☐ 03- REST OF STATE (GAF 0.911)

5.6 Impact Analysis

What would the impact of our proposed FSA redefinitions be for the 11 states that currently involve subcounty locality areas? For five of the states, our recommendation is identical with Option 1i, whose redistributive impacts were presented in Chapter 4. Three of the other states have very minor adjustments compared to Option 1i, and thus, redistributive impacts are also accurately represented in Chapter 4.

For three other states--Massachusetts, Pennsylvania, and Missouri--we propose fundamental payment area restructuring beyond what occurs in Option 1i. 1996 GAFs for the current (1995) payment localities and for our proposed reconfigured GAFs are shown in Table 5-6 (Massachusetts), 5-7 (Pennsylvania), and 5-8 (Missouri) for the counties/county parts in each state with the largest changes.

In Massachusetts (Table 5-6), the largest winners experience an increase in their GAF of about 5 percent, and the largest losers a decrease of about 4 percent. The counties comprising the Boston metropolitan area gain the most, with the county parts formerly in the "Suburban" Massachusetts locality gaining more than the county parts formerly in the "Urban" Massachusetts locality. The formerly "Urban" parts of Worcester, Berkshire, Hampden, Plymouth, Essex, and Bristol counties lose the most as they are incorporated into the "Rest of State" locality.

In Pennsylvania (Table 5-7), the counties in the Philadelphia MSA gain substantially, by more than 6 percent, because they are separated from other, lower-cost parts of Pennsylvania in the proposed reconfiguration. Conversely, the counties that were formerly included in the "Large Pennsylvania Cities" locality with Philadelphia lose by more than 5 percent. Part of Allegheny county (Pittsburgh) suffers an especially large loss of 9 percent because it is moved from the "Philadelphia/Pittsburgh Medical Schools/Hospitals" locality to the "Rest of Pennsylvania" locality. However, it should be noted that Allegheny's GAF (0.951) under the proposed "Rest of Pennsylvania" locality is much closer to its "true" county GAF of 0.962 (see Table 5-4) than its current GAF is.

In Missouri (Table 5-8), the St. Louis area counties are the largest gainers from our proposed locality reconfiguration, although they gain less than 2 percent. The parts of Boone, Greene, and Cole counties that were formerly included in the St. Louis locality (i.e., the cities of Columbia, Springfield, and Jefferson City) are the largest losers. Their GAFs fall by about 6 percent as a result of the proposed reconfiguration as they become part of the "Rest of Missouri" locality.

TABLE 5-6

PERCENT DIFFERENCE IN 1996 GAF BETWEEN RECOMMENDED LOCALITIES
AND CURRENT LOCALITIES, BY MASSACHUSETTS COUNTY

<u>County</u>	<u>Recommended Locality GAF</u>	<u>1996 Locality GAF</u>	<u>Percent Difference</u>
Norfolk**	1.108	1.048	5.5 %
Middlesex**	1.108	1.048	5.4
Norfolk*	1.108	1.084	2.2
Middlesex*	1.108	1.084	2.2
Suffolk (Boston)	1.108	1.084	2.1
Nantucket	1.041	1.048	-0.6
Essex**	1.041	1.048	-0.7
Barnstable (Cape Cod)	1.041	1.048	-0.7
Plymouth**	1.041	1.048	-0.7
Dukes (Martha's Vineyard)	1.041	1.048	-0.7
Worcester**	1.041	1.048	-0.7
Franklin	1.041	1.048	-0.7
Bristol**	1.041	1.048	-0.7
Hampden**	1.041	1.048	-0.7
Hampshire**	1.041	1.048	-0.7
Berkshire**	1.041	1.048	-0.7
Essex*	1.041	1.084	-4.0
Plymouth*	1.041	1.084	-4.0
Worcester*	1.041	1.084	-4.1
Hampshire*	1.041	1.084	-4.2
Hampden*	1.041	1.084	-4.2
Bristol*	1.041	1.084	-4.3
Berkshire* (Pittsfield)	1.041	1.084	-4.3

* County part included in current Massachusetts "Urban" locality.

** County part included in current Massachusetts "Suburban/Rural" locality.

SOURCE: HER file of county input prices.

TABLE 5-7

PERCENT DIFFERENCE IN 1996 GAF BETWEEN RECOMMENDED AND
CURRENT LOCALITIES, FOR SELECTED PENNSYLVANIA COUNTIES

<u>County</u>	<u>Recommended Locality GAF</u>	<u>Current Locality GAF</u>	<u>Percent Difference</u>
<u>Largest Gainers</u>			
Chester (Philadelphia MSA)	1.066	1.001	6.3 %
Bucks (Philadelphia MSA)	1.066	1.001	6.2
Delaware (Philadelphia MSA)	1.066	1.001	6.1
Montgomery (Philadelphia MSA)	1.066	1.001	6.0
Greene	0.951	0.930	2.4
Philadelphia (Philadelphia MSA)	1.066	1.041	2.3
Huntingdon	0.951	0.930	2.3
Tioga	0.951	0.930	2.3
Bedford	0.951	0.930	2.3
<u>Largest Losers</u>			
Lehigh (Allentown)	0.951	1.001	-5.1
Northampton (Easton)	0.951	1.001	-5.1
Berks (Reading)	0.951	1.001	-5.2
Westmoreland	0.951	1.001	-5.2
Allegheny* (Pittsburgh)	0.951	1.001	-5.2
Beaver	0.951	1.001	-5.2
Lackawanna (Scranton)	0.951	1.001	-5.3
Lycoming (Williamsport)	0.951	1.001	-5.4
Erie	0.951	1.001	-5.4
Allegheny** (Pittsburgh)	0.951	1.041	-9.4

* County part included in current "Major Metropolitan Areas" locality.

** County part included in current "Philadelphia/Pittsburgh Medical Schools/Hospitals" locality.

SOURCE: HER file of county input prices.

TABLE 5-8

PERCENT DIFFERENCE IN 1996 GAF BETWEEN RECOMMENDED AND
CURRENT LOCALITIES, FOR SELECTED MISSOURI COUNTIES

<u>County</u>	<u>Recommended Locality GAF</u>	<u>Current Locality GAF</u>	<u>Percent Difference</u>
<u>Largest Gainers</u>			
Jefferson (St. Louis MSA)	0.984	0.968	1.6 %
St. Charles (St. Louis MSA)	0.984	0.968	1.6
St. Louis (St. Louis MSA)	0.984	0.968	1.6
St. Louis City (St. Louis MSA)	0.984	0.968	1.6
Marion	0.911	0.897	1.6
Butler	0.911	0.897	1.6
<u>Largest Losers</u>			
Buchanan (St. Joseph)	0.911	0.920	-1.0
Boone (Columbia)	0.911	0.968	-6.1
Greene (Springfield)	0.911	0.968	-6.2
Cole (Jefferson City)	0.911	0.968	-6.3

SOURCE: HER file of county input prices.

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ASSESSMENT AND REDESIGN OF MEDICARE FEE SCHEDULE AREAS (LOCALITIES)

Final Report

VOLUME II: Appendix Tables

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TABLE A-1

PERCENTAGE DIFFERENCE OF MEDICARE PAYMENT LOCALITY 1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) FROM 1996 STATE GAF, IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	Carrier-Locality		Percentage			
	Code	Payment Locality	Locality GAF	State GAF	Point Difference	Percent Difference
ALABAMA	00510-05	BIRMINGHAM, AL	0.957	0.932	0.025	2.68%
	00510-01	NORTHWEST AL	0.939	0.932	0.007	0.75
	00510-04	MOBILE, AL	0.925	0.932	-0.007	-0.75
	00510-03	SOUTHEAST AL	0.922	0.932	-0.010	-1.07
	00510-02	NORTH CENTRAL AL	0.920	0.932	-0.012	-1.29
	00510-06	REST OF ALABAMA	0.902	0.932	-0.030	-3.22
ALASKA*	01020-01	STATEWIDE	1.128	1.128	0.000	0.00
ARIZONA	01030-01	PHOENIX, AZ	1.002	0.995	0.007	0.70
	01030-99	REST OF AZ	0.988	0.995	-0.007	-0.70
	01030-02	TUCSON, AZ	0.980	0.995	-0.015	-1.51
	01030-08	YUMA, AZ	0.976	0.995	-0.019	-1.91
	01030-05	FLAGSTAFF, AZ	0.973	0.995	-0.022	-2.21
	01030-07	PRESCOTT, AZ	0.964	0.995	-0.031	-3.12
ARKANSAS*	00520-13	STATEWIDE	0.887	0.887	0.000	0.00
CALIFORNIA	00542-05	SAN FRANCISCO, CA	1.153	1.061	0.092	8.67
	00542-09	SANTA CLARA, CA	1.134	1.061	0.073	6.88
	00542-06	SAN MATEO, CA	1.130	1.061	0.069	6.50
	02050-18	LOS ANGELES (1ST OF 8)	1.103	1.061	0.042	3.96
	02050-19	LOS ANGELES (2ND OF 8)	1.103	1.061	0.042	3.96
	02050-20	LOS ANGELES (3RD OF 8)	1.103	1.061	0.042	3.96
	02050-21	LOS ANGELES (4TH OF 8)	1.103	1.061	0.042	3.96
	02050-22	LOS ANGELES (5TH OF 8)	1.103	1.061	0.042	3.96
	02050-23	LOS ANGELES (6TH OF 8)	1.103	1.061	0.042	3.96
	02050-24	LOS ANGELES (7TH OF 8)	1.103	1.061	0.042	3.96
	02050-25	LOS ANGELES (8TH OF 8)	1.103	1.061	0.042	3.96
	00542-07	OAKLAND/BERKLEY, CA	1.092	1.061	0.031	2.92
	02050-26	ANAHEIM/SANTA ANA, CA	1.092	1.061	0.031	2.92
	02050-17	VENTURA, CA	1.079	1.061	0.018	1.70
	00542-03	MARIN/NAPA/SOLANO, CA	1.063	1.061	0.002	0.19
	00542-12	MONTEREY/SANTA CRUZ, CA	1.044	1.061	-0.017	-1.60
	02050-16	SANTA BARBARA, CA	1.042	1.061	-0.019	-1.79
	02050-28	SAN DIEGO/IMPERIAL, CA	1.022	1.061	-0.039	-3.68
	00542-04	SACRAMENTO/SURROUNDING CNTYS, CA	1.020	1.061	-0.041	-3.86
	00542-01	NORTH COASTAL CNTYS, CA	1.019	1.061	-0.042	-3.96
	00542-15	SAN BERNADINO/EAST CENTRAL CNTYS CA	1.019	1.061	-0.042	-3.96
	00542-27	RIVERSIDE, CA	1.014	1.061	-0.047	-4.43
	00542-08	STOCKTON/SURROUNDING CNTYS , CA	0.998	1.061	-0.063	-5.94
	00542-14	BAKERSFIELD, CA	0.994	1.061	-0.067	-6.31
	00542-10	MERCED/SURROUNDING CNTYS, CA	0.977	1.061	-0.084	-7.92
	00542-11	FRESNO/MADERA, CA	0.971	1.061	-0.090	-8.48
	00542-13	KINGS/TULARE, CA	0.955	1.061	-0.106	-9.99
	00542-02	NORTH EAST RURAL, CA	0.952	1.061	-0.109	-10.27

TABLE A-1 (continued)

PERCENTAGE DIFFERENCE OF MEDICARE PAYMENT LOCALITY 1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) FROM 1996 STATE GAF.
IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	Carrier-Local- Code	Payment Locality	Locality GAF	State GAF	Percentage Point Difference	Percent Difference
COLORADO*	00824-00	STATEWIDE	0.966	0.966	0.000	0.00
CONNECTICUT	10230-02	SOUTHWEST CT	1.143	1.106	0.037	3.35
	10230-03	SOUTH CENTRAL CT	1.123	1.106	0.017	1.54
	10230-01	NORTHWEST AND NORTH CENTRAL CT	1.092	1.106	-0.014	-1.27
	10230-04	EASTERN CT	1.072	1.106	-0.034	-3.07
DELAWARE*	00570-01	STATEWIDE	1.015	1.015	0.000	0.00
DISTRICT OF COLUMBIA	00580-01	WASHINGTON DC AND MD/VA SUBURBS †	1.105	1.105	0.000	0.00
FLORIDA	00590-04	MIAMI, FL	1.114	1.023	0.091	8.90
	00590-03	FORT LAUDERDALE, FL	1.055	1.023	0.032	3.13
	00590-02	NORTH/NORTH CENTRAL FL CITIES	0.988	1.023	-0.035	-3.42
	00590-01	REST OF FLORIDA	0.969	1.023	-0.054	-5.28
GEORGIA	01040-01	ATLANTA, GA	1.011	0.966	0.045	4.66
	01040-02	SMALL GA CITIES 02	0.951	0.966	-0.015	-1.55
	01040-03	SMALL GA CITIES 03	0.929	0.966	-0.037	-3.83
	01040-04	REST OF GEORGIA	0.917	0.966	-0.049	-5.07
HAWAII/GUAM*	01120-01	STATEWIDE	1.086	1.086	0.000	0.00
IDAHO	05130-11	SOUTH IDAHO	0.914	0.911	0.003	0.33
	05130-12	NORTH IDAHO	0.901	0.911	-0.010	-1.10
ILLINOIS	00621-16	CHICAGO, IL	1.066	1.011	0.055	5.44
	00621-15	SUBURBAN CHICAGO, IL	1.050	1.011	0.039	3.86
	00621-12	EAST ST. LOUIS, IL	0.974	1.011	-0.037	-3.66
	00621-09	SPRINGFIELD, IL	0.961	1.011	-0.050	-4.95
	00621-02	ROCKFORD, IL	0.955	1.011	-0.056	-5.54
	00621-05	PEORIA, IL	0.938	1.011	-0.073	-7.22
	00621-10	CHAMPAIGN-URBANA, IL	0.927	1.011	-0.084	-8.31
	00621-08	NORMAL, IL	0.926	1.011	-0.085	-8.41
	00621-06	KANKAKEE, IL	0.924	1.011	-0.087	-8.61
	00621-11	DECATUR, IL	0.918	1.011	-0.093	-9.20
	00621-04	ROCK ISLAND, IL	0.914	1.011	-0.097	-9.59
	00621-03	DE KALB, IL	0.912	1.011	-0.099	-9.79
	00621-01	NORTHWEST, IL	0.896	1.011	-0.115	-11.37
	00621-14	SOUTHERN IL	0.889	1.011	-0.122	-12.07
	00621-07	QUINCY, IL	0.886	1.011	-0.125	-12.36
	00621-13	SOUTHEAST IL	0.882	1.011	-0.129	-12.76
INDIANA	00630-01	METROPOLITAN IN	0.938	0.925	0.013	1.41
	00630-02	URBAN IN	0.912	0.925	-0.013	-1.41
	00630-03	REST OF IN	0.901	0.925	-0.024	-2.59

TABLE A-1 (continued)

PERCENTAGE DIFFERENCE OF MEDICARE PAYMENT LOCALITY 1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) FROM 1996 STATE GAF,
IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

	Carrier-Locality		Percentage			
State	Code	Payment Locality	Locality GAF	State GAF	Point Difference	Percent Difference
IOWA*	00640-00	STATEWIDE	0.912	0.912	0.000	0.00
KANSAS	00740-04	SUBURBAN KANSAS CITY, KANSAS	0.982	0.945	0.037	3.92
	00740-05	KANSAS CITY, KANSAS	0.982	0.945	0.037	3.92
	00650-01	REST OF KANSAS	0.936	0.945	-0.009	-0.95
KENTUCKY	00660-01	LEXINGTON & LOUISVILLE, KY	0.946	0.921	0.025	2.71
	00660-02	SMALL CITIES KY	0.908	0.921	-0.013	-1.41
	00660-03	REST OF KENTUCKY	0.895	0.921	-0.026	-2.82
LOUISIANA	00528-01	NEW ORLEANS, LA	0.977	0.943	0.034	3.61
	00528-03	BATON ROUGE, LA	0.944	0.943	0.001	0.11
	00528-04	LAKE CHARLES, LA	0.941	0.943	-0.002	-0.21
	00528-02	SHREVEPORT, LA	0.935	0.943	-0.008	-0.85
	00528-06	LAFAYETTE, LA	0.921	0.943	-0.022	-2.33
	00528-05	MONROE, LA	0.918	0.943	-0.025	-2.65
	00528-07	ALEXANDRIA, LA	0.917	0.943	-0.026	-2.76
	00528-50	REST OF LOUISIANA	0.915	0.943	-0.028	-2.97
MAINE	21200-03	SOUTHERN MAINE	0.992	0.959	0.033	3.44
	21200-02	CENTRAL MAINE	0.938	0.959	-0.021	-2.19
	21200-01	NORTHERN MAINE	0.936	0.959	-0.023	-2.40
MARYLAND ††	00901-01	BALTIMORE/SURR. CNTYS, MD	1.032	1.016	0.016	1.57
	00901-03	SOUTH & EAST SHORE MD	0.974	1.016	-0.042	-4.13
	00901-02	WESTERN MD	0.955	1.016	-0.061	-6.00
MASSACHUSETTS	00700-01	URBAN MASSACHUSETTS	1.084	1.075	0.009	0.84
	00700-02	MASS SUBURBS/RURAL CITIES	1.048	1.075	-0.027	-2.51
MICHIGAN	00623-01	DETROIT, MI	1.137	1.083	0.054	4.99
	00623-02	MICHIGAN, NOT DETROIT	1.013	1.083	-0.070	-6.46
MINNESOTA*	00720-00	MINNESOTA	0.961	0.961	0.000	0.00
MISSISSIPPI	10250-02	URBAN MISSISSIPPI	0.913	0.899	0.014	1.56
	10250-01	REST OF MISSISSIPPI	0.883	0.899	-0.016	-1.78
MISSOURI	00740-02	NORTHERN KANSAS CITY (CLAY/PLATTE), MO	0.983	0.954	0.029	3.04
	00740-03	KANSAS CITY (JACKSON CNTY), MO	0.983	0.954	0.029	3.04
	11260-01	ST. LOUIS/LARGE EAST CITIES, MO	0.968	0.954	0.014	1.47
	00740-01	ST JOSEPH, MO	0.920	0.954	-0.034	-3.56
	00740-06	RURAL NORTHWEST COUNTIES, MO	0.913	0.954	-0.041	-4.30
	11260-03	REST OF MISSOURI	0.899	0.954	-0.055	-5.77
	11260-02	SMALL EAST CITIES, MO	0.897	0.954	-0.057	-5.97

TABLE A-1 (continued)

PERCENTAGE DIFFERENCE OF MEDICARE PAYMENT LOCALITY 1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) FROM 1996 STATE GAF,
IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

<u>State</u>	<u>Carrier-Locality Code</u>	<u>Payment Locality</u>	<u>Locality GAF</u>	<u>State GAF</u>	<u>Percentage Point Difference</u>	<u>Percent</u>
MONTANA*	00751-01	STATEWIDE	0.907	0.907	0.000	0.00
NEBRASKA*	00655-00	STATEWIDE	0.894	0.894	0.000	0.00
NEVADA	01290-02	RENO, ET AL. (CITIES), NV	1.013	1.010	0.003	0.30
	01290-01	LAS VEGAS, ET AL. (CITIES), NV	1.010	1.010	0.000	0.00
	01290-99	REST OF NEVADA	0.998	1.010	-0.012	-1.19
	01290-03	ELKO & ELY (CITIES), NV	0.980	1.010	-0.030	-2.97
NEW HAMPSHIRE*	00780-40	STATEWIDE	1.003	1.003	0.000	0.00
NEW JERSEY	00860-01	NORTHERN NJ	1.109	1.085	0.024	2.21
	00860-02	MIDDLE NJ	1.062	1.085	-0.023	-2.17
	00860-03	SOUTHERN NJ	1.035	1.085	-0.050	-4.61
NEW MEXICO*	01360-05	STATEWIDE	0.937	0.937	0.000	0.00
NEW YORK	00803-01	MANHATTAN, NY	1.225	1.115	0.110	9.87
	00803-02	BROOKLYN/BRONX/NYC SUBURBS/LI, NY	1.170	1.115	0.055	4.93
	14330-04	QUEENS, NY	1.163	1.115	0.048	4.30
	00803-03	POUGHKPSIE/NORTHERN NYC SUBURBS, NY	1.050	1.115	-0.065	-5.83
	00801-02	ROCHESTER/SURROUNDING COUNTYS, NY	0.995	1.115	-0.120	-10.76
	00801-03	NORTH CENTRAL CITIES, NY	0.981	1.115	-0.134	-12.02
	00801-01	BUFFALO/SURROUNDING COUNTYS, NY	0.967	1.115	-0.148	-13.27
	00801-04	REST OF NEW YORK	0.960	1.115	-0.155	-13.90
NORTH CAROLINA*	05535-00	STATEWIDE	0.924	0.924	0.000	0.00
NORTH DAKOTA*	00820-01	STATEWIDE	0.898	0.898	0.000	0.00
OHIO*	16360-00	STATEWIDE	0.973	0.973	0.000	0.00
OKLAHOMA*	01370-00	STATEWIDE	0.910	0.910	0.000	0.00
OREGON	01380-01	PORTLAND, ET AL. (CITIES), OR	0.981	0.949	0.032	3.37
	01380-12	SOUTHWEST OREGON CITIES (CITY LIMITS)	0.946	0.949	-0.003	-0.32
	01380-02	EUGENE, ET AL. (CITIES), OR	0.935	0.949	-0.014	-1.48
	01380-03	SALEM, ET AL. (CITIES), OR	0.934	0.949	-0.015	-1.58
	01380-99	REST OF OREGON	0.924	0.949	-0.025	-2.63
PENNSYLVANIA	00865-01	PHILA/PITTS MEDICAL SCH & HOSPITALS	1.041	0.991	0.050	5.05
	00865-02	LARGE PA CITIES	1.001	0.991	0.010	1.01
	00865-03	SMALL PA CITIES	0.944	0.991	-0.047	-4.74
	00865-04	REST OF PENNSYLVANIA	0.930	0.991	-0.061	-6.16

TABLE A-1 (continued)

PERCENTAGE DIFFERENCE OF MEDICARE PAYMENT LOCALITY 1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) FROM 1996 STATE GAF,
IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	Carrier-Locality		Percentage Point Difference		Percent Difference
	Code	Payment Locality	Locality GAF	State GAF	
PUERTO RICO	00973-20	PUERTO RICO	0.794	0.794	0.000
RHODE ISLAND*	00870-01	STATEWIDE	1.068	1.068	0.000
SOUTH CAROLINA*	00880-01	STATEWIDE	0.915	0.915	0.000
SOUTH DAKOTA*	00820-02	STATEWIDE	0.880	0.880	0.000
TENNESSEE*	05440-35	STATEWIDE	0.923	0.923	0.000
TEXAS	00900-18	HOUSTON, TX	1.034	0.962	0.072
	00900-11	DALLAS, TX	1.006	0.962	0.044
	00900-09	BRAZORIA, TX	1.003	0.962	0.041
	00900-15	GALVESTON, TX	1.001	0.962	0.039
	00900-31	AUSTIN, TX	0.979	0.962	0.017
	00900-28	FORT WORTH, TX	0.977	0.962	0.015
	00900-20	BEAUMONT, TX	0.973	0.962	0.011
	00900-12	DENTON, TX	0.955	0.962	-0.007
	00900-07	SAN ANTONIO, TX	0.949	0.962	-0.013
	00900-13	ODESSA, TX	0.946	0.962	-0.016
	00900-23	MIDLAND, TX	0.946	0.962	-0.016
	00900-25	ORANGE, TX	0.944	0.962	-0.018
	00900-24	CORPUS CHRISTI, TX	0.941	0.962	-0.021
	00900-14	EL PASO, TX	0.936	0.962	-0.026
	00900-27	TYLER, TX	0.933	0.962	-0.029
	00900-26	AMARILLO, TX	0.930	0.962	-0.032
	00900-32	VICTORIA, TX	0.928	0.962	-0.034
	00900-06	TEMPLE, TX	0.927	0.962	-0.035
	00900-21	LUBBOCK, TX	0.924	0.962	-0.038
	00900-22	WACO, TX	0.923	0.962	-0.039
	00900-03	SOUTHEAST RURAL TX	0.922	0.962	-0.040
	00900-17	LONGVIEW, TX	0.921	0.962	-0.041
	00900-16	GRAYSON, TX	0.918	0.962	-0.044
	00900-08	TEXARKANA, TX	0.915	0.962	-0.047
	00900-02	NORTHEAST RURAL TX	0.911	0.962	-0.051
	00900-29	ABILENE, TX	0.909	0.962	-0.053
	00900-33	LAREDO, TX	0.907	0.962	-0.055
	00900-34	WICHITA FALLS, TX	0.906	0.962	-0.056
	00900-10	BROWNSVILLE, TX	0.905	0.962	-0.057
	00900-19	MCALLEN, TX	0.904	0.962	-0.058
	00900-30	SAN ANGELO, TX	0.900	0.962	-0.062
	00900-04	WESTERN TX	0.893	0.962	-0.069
UTAH*	00910-09	STATEWIDE	0.926	0.926	0.000
VERMONT*	00780-50	STATEWIDE	0.955	0.955	0.000

TABLE A-1 (continued)

PERCENTAGE DIFFERENCE OF MEDICARE PAYMENT LOCALITY 1996 GEOGRAPHIC ADJUSTMENT FACTOR (GAF) FROM 1996 STATE GAF,
IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	Carrier-Locality Code	Payment Locality	Locality GAF	State GAF	Percentage Point Difference	Percent Difference
VIRGIN ISLANDS	00973-50	VIRGIN ISLANDS	0.974	0.974	0.000	0.00
VIRGINIA †††	10490-01	RICHMOND & CHARLOTTESVILLE, VA	0.975	0.944	0.031	3.28
	10490-02	TIDEWATER & NORTHERN VA CNTYS	0.958	0.944	0.014	1.48
	10490-03	SMALL TOWN/INDUSTRIAL VA	0.920	0.944	-0.024	-2.54
	10490-04	REST OF VIRGINIA	0.912	0.944	-0.032	-3.39
WASHINGTON	01390-02	SEATTLE (KING CNTY), WA	1.023	0.982	0.041	4.18
	01390-01	WEST & SOUTHEAST WA (EXCL SEATTLE)	0.965	0.982	-0.017	-1.73
	01390-03	EAST CENTRAL & NORTHEAST WA	0.956	0.982	-0.026	-2.65
WEST VIRGINIA	16510-16	CHARLESTON, WV	0.941	0.919	0.022	2.39
	16510-18	EASTERN VALLEY, WV	0.937	0.919	0.018	1.96
	16510-17	WHEELING, WV	0.911	0.919	-0.008	-0.87
	16510-19	OHIO RIVER VALLEY, WV	0.910	0.919	-0.009	-0.98
	16510-20	SOUTHERN VALLEY, WV	0.898	0.919	-0.021	-2.29
WISCONSIN	00951-15	MADISON (DANE CNTY), WI	1.002	0.968	0.034	3.51
	00951-04	MILWAUKEE, WI	0.999	0.968	0.031	3.20
	00951-46	MILWAUKEE SUBURBS (SOUTHEAST), WI	0.985	0.968	0.017	1.76
	00951-40	GREEN BAY (NORTHEAST), WI	0.951	0.968	-0.017	-1.76
	00951-54	JANESVILLE (SOUTH CENTRAL), WI	0.946	0.968	-0.022	-2.27
	00951-60	OSHKOSH (EAST CENTRAL), WI	0.946	0.968	-0.022	-2.27
	00951-19	LA CROSSE (WEST CENTRAL), WI	0.943	0.968	-0.025	-2.58
	00951-36	WAUSAU (NORTH CENTRAL), WI	0.932	0.968	-0.036	-3.72
	00951-12	NORTHWEST WI	0.925	0.968	-0.043	-4.44
	00951-13	CENTRAL WI	0.924	0.968	-0.044	-4.55
	00951-14	SOUTHWEST WI	0.924	0.968	-0.044	-4.55
WYOMING*	00925-21	STATEWIDE	0.925	0.925	0.000	0.00

* Statewide locality as of January 1, 1995.

† GAF for District of Columbia only is 1.122.

†† Excludes Maryland counties in the Washington, D.C. payment locality. The statewide Maryland GAF including these counties is 1.039.

††† Excludes Virginia counties in the Washington, D.C. payment locality. The statewide Virginia GAF including these counties is 0.966.

NOTE: Medicare payment localities are defined as of January 1, 1995. GAFs are derived from GPCs adjusted for budget neutrality.

SOURCE: Health Economics Research, Inc. file of county input prices.

TABLE A-2

PERCENTAGE DIFFERENCE OF 1996 METROPOLITAN AREA GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) FROM 1996 STATE GAF, IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	MSA/PMSA/ NECMA Code *	Metropolitan Area	Metro GAF	State GAF	Percentage Point Difference	Percent Difference
ALABAMA	3440	Huntsville, AL MSA	0.959	0.932	0.027	2.90 %
	1000	Birmingham, AL MSA	0.958	0.932	0.026	2.79
	5240	Montgomery, AL MSA	0.939	0.932	0.007	0.75
	8600	Tuscaloosa, AL MSA	0.936	0.932	0.004	0.43
	2030	Decatur, AL MSA	0.934	0.932	0.002	0.21
	1800AL	Columbus, GA-AL MSA	0.928	0.932	-0.004	-0.43
	5160	Mobile, AL MSA	0.924	0.932	-0.008	-0.86
	2650	Florence, AL MSA	0.920	0.932	-0.012	-1.29
	450	Anniston, AL MSA	0.917	0.932	-0.015	-1.61
	2880	Gadsden, AL MSA	0.916	0.932	-0.016	-1.72
	2180	Dothan, AL MSA	0.911	0.932	-0.021	-2.25
	9901	AL NONMETROPOLITAN AREA	0.895	0.932	-0.037	-3.97
**ALASKA	380	Anchorage, AK MSA	1.134	1.128	0.006	0.53
	9902	AK NONMETROPOLITAN AREA	1.119	1.128	-0.009	-0.80
ARIZONA	4120AZ	Las Vegas, NV-AZ MSA	1.030	0.995	0.035	3.52
	6200	Phoenix-Mesa, AZ MSA	1.002	0.995	0.007	0.70
	8520	Tucson, AZ MSA	0.980	0.995	-0.015	-1.51
	9360	Yuma, AZ MSA	0.976	0.995	-0.019	-1.91
	9904	AZ NONMETROPOLITAN AREA	0.958	0.995	-0.037	-3.72
**ARKANSAS	4920AR	Memphis, TN-AR-MS MSA	0.933	0.887	0.046	5.19
	4400	Little Rock-North Little Rock, AR MSA	0.921	0.887	0.034	3.83
	6240	Pine Bluff, AR MSA	0.899	0.887	0.012	1.35
	8360AR	Texarkana, TX-Texarkana, AR MSA	0.896	0.887	0.009	1.01
	2720AR	Fort Smith, AR-OK MSA	0.888	0.887	0.001	0.11
	2580	Fayetteville-Springdale-Rogers, AR MSA	0.883	0.887	-0.004	-0.45
	9905	AR NONMETROPOLITAN AREA	0.860	0.887	-0.027	-3.04
CALIFORNIA	7360	San Francisco, CA PMSA	1.141	1.061	0.080	7.54
	7400	San Jose, CA PMSA	1.133	1.061	0.072	6.79
	4480	Los Angeles-Long Beach, CA PMSA	1.103	1.061	0.042	3.96
	5945	Orange County, CA PMSA	1.092	1.061	0.031	2.92
	5775	Oakland, CA PMSA	1.091	1.061	0.030	2.83
	8735	Ventura, CA PMSA	1.079	1.061	0.018	1.70
	7485	Santa Cruz-Watsonville, CA PMSA	1.066	1.061	0.005	0.47
	7480	Santa Barbara-Santa Maria-Lompoc, CA MSA	1.054	1.061	-0.007	-0.66
	7500	Santa Rosa, CA PMSA	1.054	1.061	-0.007	-0.66
	8720	Vallejo-Fairfield-Napa, CA PMSA	1.035	1.061	-0.026	-2.45
	7120	Salinas, CA MSA	1.028	1.061	-0.033	-3.11
	7320	San Diego, CA MSA	1.025	1.061	-0.036	-3.39
	6920	Sacramento, CA PMSA	1.024	1.061	-0.037	-3.49
	7460	San Luis Obispo-Atascadero-Paso Robles, CA MSA	1.022	1.061	-0.039	-3.68
	6780	Riverside-San Bernardino, CA PMSA	1.017	1.061	-0.044	-4.15
	8120	Stockton-Lodi, CA MSA	1.005	1.061	-0.056	-5.28
	680	Bakersfield, CA MSA	0.994	1.061	-0.067	-6.31
	9270	Yolo, CA PMSA	0.988	1.061	-0.073	-6.88
	5170	Modesto, CA MSA	0.982	1.061	-0.079	-7.45

TABLE A-2 (continued)

PERCENTAGE DIFFERENCE OF 1996 METROPOLITAN AREA GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) FROM 1996
STATE GAF, IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	MSA/PMSA/ NECMA Code *	Metropolitan Area	Metro GAF	State GAF	Percentage Point Difference	Percen Differen
CALIFORNIA (cont'd)	2840	Fresno, CA MSA	0.971	1.061	-0.090	-8.48
	4940	Merced, CA MSA	0.957	1.061	-0.104	-9.80
	8780	Visalia-Tulare-Porterville, CA MSA	0.957	1.061	-0.104	-9.80
	6690	Redding, CA MSA	0.956	1.061	-0.105	-9.90
	9906	CA NONMETROPOLITAN AREA	0.956	1.061	-0.105	-9.90
	1620	Chico-Paradise, CA MSA	0.955	1.061	-0.106	-9.99
	9340	Yuba City, CA MSA	0.950	1.061	-0.111	-10.46
**COLORADO	2080	Denver, CO PMSA	0.992	0.966	0.026	2.69
	1125	Boulder-Longmont, CO PMSA	0.980	0.966	0.014	1.45
	1720	Colorado Springs, CO MSA	0.951	0.966	-0.015	-1.55
	2670	Fort Collins-Loveland, CO MSA	0.950	0.966	-0.016	-1.66
	3060	Greeley, CO PMSA	0.935	0.966	-0.031	-3.21
	6560	Pueblo, CO MSA	0.921	0.966	-0.045	-4.66
	9908	CO NONMETROPOLITAN AREA	0.911	0.966	-0.055	-5.69
CONNECTICUT	5483	New Haven-Bridgeport-Stamford-Danbury, CT NECMA	1.126	1.106	0.020	1.81
	3283	Hartford, CT NECMA	1.092	1.106	-0.014	-1.27
	5523	New London-Norwich, CT NECMA	1.088	1.106	-0.038	-3.44
	9909	CT NONMETROPOLITAN AREA	1.052	1.106	-0.054	-4.88
**DELAWARE	9160DE	Wilmington-Newark, DE-MD PMSA	1.039	1.015	0.024	2.36
	2190	Dover, DE MSA	0.968	1.015	-0.047	-4.63
	9910	DE NONMETROPOLITAN AREA	0.955	1.015	-0.060	-5.91
DISTRICT OF COLUMBIA	8840	Washington, DC-MD-VA-WV PA-TA †	1.090	1.090	0.000	0.00
FLORIDA	5000	Miami, FL PMSA	1.116	1.023	0.093	9.09
	2680	Fort Lauderdale, FL PMSA	1.100	1.023	0.077	7.53
	8960	West Palm Beach-Boca Raton, FL MSA	1.063	1.023	0.040	3.91
	5345	Naples, FL MSA	1.015	1.023	-0.008	-0.78
	2710	Fort Pierce-Port St. Lucie, FL MSA	1.014	1.023	-0.009	-0.88
	5960	Orlando, FL MSA	1.008	1.023	-0.015	-1.47
	4900	Melbourne-Titusville-Palm Bay, FL MSA	1.003	1.023	-0.020	-1.96
	7510	Sarasota-Bradenton, FL MSA	0.993	1.023	-0.030	-2.93
	8280	Tampa-St. Petersburg-Clearwater, FL MSA	0.992	1.023	-0.031	-3.03
	3600	Jacksonville, FL MSA	0.991	1.023	-0.032	-3.13
	8240	Tallahassee, FL MSA	0.985	1.023	-0.038	-3.71
	2700	Fort Myers-Cape Coral, FL MSA	0.980	1.023	-0.043	-4.20
	2020	Daytona Beach, FL MSA	0.973	1.023	-0.050	-4.89
	2900	Gainesville, FL MSA	0.968	1.023	-0.055	-5.38
	6580	Punta Gorda, FL MSA	0.967	1.023	-0.056	-5.47
	3580	Lakeland-Winter Haven, FL MSA	0.958	1.023	-0.065	-6.35
	9912	FL NONMETROPOLITAN AREA	0.955	1.023	-0.068	-6.65
	6080	Pensacola, FL MSA	0.951	1.023	-0.072	-7.04
	2750	Fort Walton Beach, FL MSA	0.950	1.023	-0.073	-7.14
	5790	Ocala, FL MSA	0.946	1.023	-0.077	-7.53
	6015	Panama City, FL MSA	0.940	1.023	-0.083	-8.11

TABLE A-2 (continued)

PERCENTAGE DIFFERENCE OF 1996 METROPOLITAN AREA GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) FROM 1996 STATE GAF, IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	MSA/PMSA/ NECMA Code *	Metropolitan Area	Metro GAF	State GAF	Percentage Point Difference	Percent Difference
GEORGIA	520	Atlanta, GA MSA	1.010	0.966	0.044	4.55
	600GA	Augusta-Aiken, GA-SC MSA	0.958	0.966	-0.008	-0.83
	7520	Savannah, GA MSA	0.957	0.966	-0.009	-0.93
	4680	Macon, GA MSA	0.955	0.966	-0.011	-1.14
	1560GA	Chattanooga, TN-GA MSA	0.952	0.966	-0.014	-1.45
	500	Athens, GA MSA	0.945	0.966	-0.021	-2.17
	120	Albany, GA MSA	0.935	0.966	-0.031	-3.21
	1800GA	Columbus, GA-AL MSA	0.927	0.966	-0.039	-4.04
	9913	GA NONMETROPOLITAN AREA	0.912	0.966	-0.054	-5.59
**HAWAII /GUAM	3320	Honolulu, HI MSA	1.094	1.086	0.008	0.74
	9915	HI NONMETROPOLITAN AREA	1.052	1.086	-0.034	-3.13
	9966	GU NONMETROPOLITAN AREA	1.022	1.086	-0.064	-5.89
IDAHO	1080	Boise City, ID MSA	0.928	0.911	0.017	1.87
	9916	ID NONMETROPOLITAN AREA	0.898	0.911	-0.013	-1.43
ILLINOIS	1600	Chicago, IL PMSA	1.061	1.011	0.050	4.95
	7040IL	St. Louis, MO-IL MSA	0.986	1.011	-0.025	-2.47
	7880	Springfield, IL MSA	0.965	1.011	-0.046	-4.55
	6120	Peoria-Pekin, IL MSA	0.939	1.011	-0.072	-7.12
	6880	Rockford, IL MSA	0.939	1.011	-0.072	-7.12
	1040	Bloomington-Normal, IL MSA	0.938	1.011	-0.073	-7.22
	3740	Kankakee, IL PMSA	0.937	1.011	-0.074	-7.32
	1400	Champaign-Urbana, IL MSA	0.934	1.011	-0.077	-7.62
	2040	Decatur, IL MSA	0.934	1.011	-0.077	-7.62
	1960IL	Davenport-Moline-Rock Island, IA-IL MSA	0.930	1.011	-0.081	-8.01
	9917	IL NONMETROPOLITAN AREA	0.889	1.011	-0.122	-12.07
INDIANA	3480	Indianapolis, IN MSA	0.950	0.925	0.025	2.70
	2960	Gary, IN PMSA	0.949	0.925	0.024	2.59
	2330	Elkhart-Goshen, IN MSA	0.933	0.925	0.008	0.86
	3850	Kokomo, IN MSA	0.930	0.925	0.005	0.54
	7800	South Bend, IN MSA	0.928	0.925	0.003	0.32
	4520IN	Louisville, KY-IN MSA	0.923	0.925	-0.002	-0.22
	2760	Fort Wayne, IN MSA	0.922	0.925	-0.003	-0.32
	1020	Bloomington, IN MSA	0.916	0.925	-0.009	-0.97
	1640IN	Cincinnati, OH-KY-IN PMSA	0.915	0.925	-0.010	-1.08
	2440IN	Evansville-Henderson, IN-KY MSA	0.912	0.925	-0.013	-1.41
	3920	Lafayette, IN MSA	0.902	0.925	-0.023	-2.49
	5280	Muncie, IN MSA	0.891	0.925	-0.034	-3.66
	8320	Terre Haute, IN MSA	0.890	0.925	-0.035	-3.76
	9918	IN NONMETROPOLITAN AREA	0.889	0.925	-0.036	-3.89

TABLE A-2 (continued)

PERCENTAGE DIFFERENCE OF 1996 METROPOLITAN AREA GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) FROM 1996
STATE GAF, IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	MSA/PMSA/ NECMA Code *	Metropolitan Area	Metro GAF	State GAF	Percentage Point Difference	Percent Difference
**IOWA	2120	Des Moines, IA MSA	0.950	0.912	0.038	4.17
	3500	Iowa City, IA MSA	0.941	0.912	0.029	3.18
	5920IA	Omaha, NE-IA MSA	0.936	0.912	0.024	2.63
	1360	Cedar Rapids, IA MSA	0.930	0.912	0.018	1.97
	1960IA	Davenport-Moline-Rock Island, IA-IL MSA	0.928	0.912	0.016	1.75
	8920	Waterloo-Cedar Falls, IA MSA	0.916	0.912	0.004	0.44
	2200	Dubuque, IA MSA	0.912	0.912	0.000	0.00
	7720IA	Sioux City, IA-NE MSA	0.904	0.912	-0.008	-0.88
	9919	IA NONMETROPOLITAN AREA	0.881	0.912	-0.031	-3.40
KANSAS	3760KS	Kansas City, MO-KS MSA	0.982	0.945	0.037	3.92
	9040	Wichita, KS MSA	0.970	0.945	0.025	2.65
	8440	Topeka, KS MSA	0.966	0.945	0.021	2.22
	4150	Lawrence, KS MSA	0.931	0.945	-0.014	-1.48
	9920	KS NONMETROPOLITAN AREA	0.896	0.945	-0.049	-5.19
KENTUCKY	4280	Lexington, KY MSA	0.946	0.921	0.025	2.71
	4520KY	Louisville, KY-IN MSA	0.945	0.921	0.024	2.61
	1640KY	Cincinnati, OH-KY-IN MSA	0.940	0.921	0.019	2.06
	2440KY	Evansville-Henderson, IN-KY MSA	0.935	0.921	0.014	1.52
	3400KY	Huntington-Ashland, WV-KY-OH MSA	0.921	0.921	0.000	0.00
	1660KY	Clarksville-Hopkinsville, TN-KY MSA	0.909	0.921	-0.012	-1.30
	5990	Owensboro, KY MSA	0.904	0.921	-0.017	-1.85
	9921	KY NONMETROPOLITAN AREA	0.893	0.921	-0.028	-3.04
LOUISIANA	5560	New Orleans, LA MSA	0.977	0.943	0.034	3.61
	760	Baton Rouge, LA MSA	0.944	0.943	0.001	0.11
	3960	Lake Charles, LA MSA	0.941	0.943	-0.002	-0.21
	7680	Shreveport-Bossier City, LA MSA	0.935	0.943	-0.008	-0.85
	3880	Lafayette, LA MSA	0.922	0.943	-0.021	-2.23
	3350	Houma, LA MSA	0.919	0.943	-0.024	-2.55
	5200	Monroe, LA MSA	0.918	0.943	-0.025	-2.65
	220	Alexandria, LA MSA	0.917	0.943	-0.026	-2.76
	9922	LA NONMETROPOLITAN AREA	0.893	0.943	-0.050	-5.30
MAINE	6403	Portland, ME NECMA	1.000	0.959	0.041	4.28
	733	Bangor, ME NECMA	0.943	0.959	-0.016	-1.67
	4243	Lewiston-Auburn, ME NECMA	0.940	0.959	-0.019	-1.98
	9923	ME NONMETROPOLITAN AREA	0.938	0.959	-0.021	-2.19
MARYLAND ††	720	Baltimore, MD PMSA	1.032	1.016	0.016	1.57
	9160MD	Wilmington-Newark, DE-MD PMSA	0.998	1.016	-0.018	-1.77
	9924	MD NONMETROPOLITAN AREA	0.960	1.016	-0.056	-5.51
	3180	Hagerstown, MD PMSA	0.958	1.016	-0.058	-5.71
	1900MD	Cumberland, MD-WV MSA	0.924	1.016	-0.092	-9.06

TABLE A-2 (continued)

PERCENTAGE DIFFERENCE OF 1996 METROPOLITAN AREA GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) FROM 1996 STATE GAF, IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	MSA/PMSA/ NECMA Code *	Metropolitan Area	Metro GAF	State GAF	Percentage Point Difference	Percent Difference
MASSACHUSETTS	1123MA	Boston-Worcester-Lowell, MA-NH NECMA	1.084	1.075	0.009	0.84
	743	Barnstable-Yarmouth, MA NECMA	1.063	1.075	-0.012	-1.12
	8003	Springfield, MA NECMA	1.019	1.075	-0.056	-5.21
	9925	MA NONMETROPOLITAN AREA	1.012	1.075	-0.063	-5.86
	6323	Pittsfield, MA NECMA	1.007	1.075	-0.068	-6.33
MICHIGAN	2160	Detroit, MI PMSA	1.137	1.083	0.054	4.99
	440	Ann Arbor, MI PMSA	1.074	1.083	-0.009	-0.83
	2640	Flint, MI PMSA	1.041	1.083	-0.042	-3.88
	4040	Lansing-East Lansing, MI MSA	1.038	1.083	-0.045	-4.16
	6960	Saginaw-Bay City-Midland, MI MSA	1.025	1.083	-0.058	-5.36
	3520	Jackson, MI MSA	1.023	1.083	-0.060	-5.54
	3000	Grand Rapids-Muskegon-Holland, MI MSA	1.022	1.083	-0.061	-5.63
	3720	Kalamazoo-Battle Creek, MI MSA	1.020	1.083	-0.063	-5.82
	870	Benton Harbor, MI MSA	0.992	1.083	-0.091	-8.40
	9926	MI NONMETROPOLITAN AREA	0.975	1.083	-0.108	-9.97
**MINNESOTA	5120MN	Minneapolis-St. Paul, MN-WI MSA	0.998	0.961	0.037	3.85
	6820	Rochester, MN MSA	0.983	0.961	0.022	2.29
	2240MN	Duluth-Superior, MN-WI MSA	0.933	0.961	-0.028	-2.91
	6980	St. Cloud, MN MSA	0.930	0.961	-0.031	-3.23
	2520MN	Fargo-Moorhead, ND-MN MSA	0.916	0.961	-0.045	-4.68
	3870MN	La Crosse, WI-MN MSA	0.912	0.961	-0.049	-5.10
	2985MN	Grand Forks, ND-MN MSA	0.901	0.961	-0.060	-6.24
	9927	MN NONMETROPOLITAN AREA	0.895	0.961	-0.066	-6.87
MISSISSIPPI	4920MS	Memphis, TN-AR-MS MSA	0.947	0.899	0.048	5.34
	3560	Jackson, MS MSA	0.942	0.899	0.043	4.78
	920	Biloxi-Gulfport-Pascagoula, MS MSA	0.914	0.899	0.015	1.67
	9928	MS NONMETROPOLITAN AREA	0.881	0.899	-0.018	-2.00
MISSOURI	7040MO	St. Louis, MO-IL MSA	0.984	0.954	0.030	3.14
	3760MO	Kansas City, MO-KS MSA	0.983	0.954	0.029	3.04
	1740	Columbia, MO MSA	0.942	0.954	-0.012	-1.26
	7920	Springfield, MO MSA	0.921	0.954	-0.033	-3.46
	7000	St. Joseph, MO MSA	0.920	0.954	-0.034	-3.56
	3710	Joplin, MO MSA	0.903	0.954	-0.051	-5.35
	9929	MO NONMETROPOLITAN AREA	0.891	0.954	-0.063	-6.60
**MONTANA	880	Billings, MT MSA	0.916	0.907	0.009	0.99
	3040	Great Falls, MT MSA	0.904	0.907	-0.003	-0.33
	9930	MT NONMETROPOLITAN AREA	0.901	0.907	-0.006	-0.66
**NEBRASKA	5920NE	Omaha, NE-IA MSA	0.925	0.894	0.031	3.47
	4360	Lincoln, NE MSA	0.907	0.894	0.013	1.45
	7720NE	Sioux City, IA-NE MSA	0.883	0.894	-0.001	-0.11
	9931	NE NONMETROPOLITAN AREA	0.851	0.894	-0.043	-4.81

TABLE A-2 (continued)

PERCENTAGE DIFFERENCE OF 1996 METROPOLITAN AREA GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) FROM 1996 STATE GAF, IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	MSA/PMSA/ NECMA Code*	Metropolitan Area	Metro GAF	State GAF	Percentage Point Difference	Percent Difference
NEVADA	6720	Reno, NV MSA	1.018	1.010	0.008	0.79
	4120NV	Las Vegas, NV-AZ MSA	1.010	1.010	0.000	0.00
	9932	NV NONMETROPOLITAN AREA	0.983	1.010	-0.027	-2.67
**NEW HAMPSHIRE	1123NH	Boston-Worcester-Lowell, MA-NH NECMA	1.022	1.003	0.019	1.89
	9933	NH NONMETROPOLITAN AREA	0.982	1.003	-0.021	-2.09
NEW JERSEY	875	Bergen-Passaic, NJ PMSA	1.117	1.085	0.032	2.95
	5015	Middlesex-Somerset-Hunterdon, NJ PMSA	1.112	1.085	0.027	2.49
	5640	Newark, NJ PMSA	1.105	1.085	0.020	1.84
	3640	Jersey City, NJ PMSA	1.083	1.085	-0.002	-0.18
	8480	Trenton, NJ PMSA	1.073	1.085	-0.012	-1.11
	5190	Monmouth-Ocean, NJ PMSA	1.063	1.085	-0.022	-2.03
	560	Atlantic-Cape May, NJ PMSA	1.049	1.085	-0.036	-3.32
	6160NJ	Philadelphia, PA-NJ PMSA	1.038	1.085	-0.047	-4.33
	8760	Vineland-Millville-Bridgeton, NJ PMSA	1.006	1.085	-0.079	-7.28
**NEW MEXICO	7490	Santa Fe, NM MSA	1.003	0.937	0.066	7.04
	200	Albuquerque, NM MSA	0.954	0.937	0.017	1.81
	4100	Las Cruces, NM MSA	0.915	0.937	-0.022	-2.35
	9935	NM NONMETROPOLITAN AREA	0.895	0.937	-0.042	-4.48
NEW YORK	5380	Nassau-Suffolk, NY PMSA	1.199	1.115	0.084	7.53
	5600	New York, NY PMSA	1.176	1.115	0.061	5.47
	5660NY	Newburgh, NY-PA PMSA	1.087	1.115	-0.028	-2.51
	2281	Dutchess County, NY PMSA	1.059	1.115	-0.056	-5.02
	160	Albany-Schenectady-Troy, NY MSA	1.002	1.115	-0.113	-10.13
	6840	Rochester, NY MSA	0.995	1.115	-0.120	-10.76
	8160	Syracuse, NY MSA	0.975	1.115	-0.140	-12.56
	1280	Buffalo-Niagara Falls, NY MSA	0.969	1.115	-0.146	-13.09
	2975	Glens Falls, NY MSA	0.969	1.115	-0.146	-13.09
	960	Binghamton, NY MSA	0.960	1.115	-0.155	-13.90
	9936	NY NONMETROPOLITAN AREA	0.952	1.115	-0.163	-14.62
	8680	Utica-Rome, NY MSA	0.947	1.115	-0.168	-15.07
	2335	Elmira, NY MSA	0.940	1.115	-0.175	-15.70
	3610	Jamestown, NY MSA	0.922	1.115	-0.193	-17.31
**NORTH CAROLINA	6640	Raleigh-Durham-Chapel Hill, NC MSA	0.961	0.924	0.037	4.00
	1520NC	Charlotte-Gastonia-Rock Hill, NC-SC MSA	0.949	0.924	0.025	2.71
	5720NC	Norfolk-Virginia Beach-Newport News, VA-NC MSA	0.946	0.924	0.022	2.38
	3120	Greensboro-Winston-Salem-High Point, NC MSA	0.935	0.924	0.011	1.19
	9200	Wilmington, NC MSA	0.931	0.924	0.007	0.76
	480	Asheville, NC MSA	0.915	0.924	-0.009	-0.97
	3290	Hickory-Morganton, NC MSA	0.910	0.924	-0.014	-1.52
	3150	Greenville, NC MSA	0.909	0.924	-0.015	-1.62
	2560	Fayetteville, NC MSA	0.904	0.924	-0.020	-2.16
	6895	Rocky Mount, NC MSA	0.894	0.924	-0.030	-3.25
	9937	NC NONMETROPOLITAN AREA	0.890	0.924	-0.034	-3.68
	2980	Goldsboro, NC MSA	0.889	0.924	-0.035	-3.79
	3605	Jacksonville, NC MSA	0.874	0.924	-0.050	-5.41

TABLE A-2 (continued)

PERCENTAGE DIFFERENCE OF 1996 METROPOLITAN AREA GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) FROM 1996 STATE GAF, IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	MSA/PMSA/ NECMA Code *	Metropolitan Area	Metro GAF	State GAF	Percentage Point Difference	Percent Difference
**NORTH DAKOTA	2520ND	Fargo-Moorhead, ND-MN MSA	0.917	0.898	0.019	2.12
	1010	Bismarck, ND MSA	0.904	0.898	0.006	0.67
	2985ND	Grand Forks, ND-MN MSA	0.902	0.898	0.004	0.45
	9938	ND NONMETROPOLITAN AREA	0.870	0.898	-0.028	-3.12
**OHIO	1680	Cleveland-Lorain-Ellyria, OH PMSA	0.999	0.973	0.026	2.67
	1640OH	Cincinnati, OH-KY-IN PMSA	0.988	0.973	0.015	1.54
	80	Akron, OH PMSA	0.983	0.973	0.010	1.03
	1840	Columbus, OH MSA	0.978	0.973	0.005	0.51
	8400	Toledo, OH MSA	0.978	0.973	0.005	0.51
	2000	Dayton-Springfield, OH MSA	0.975	0.973	0.002	0.21
	3200	Hamilton-Middletown, OH PMSA	0.975	0.973	0.002	0.21
	1320	Canton-Massillon, OH MSA	0.946	0.973	-0.027	-2.77
	9320	Youngstown-Warren, OH MSA	0.944	0.973	-0.029	-2.98
	4800	Mansfield, OH MSA	0.935	0.973	-0.038	-3.91
	3400OH	Huntington-Ashland, WV-KY-OH MSA	0.933	0.973	-0.040	-4.11
	4320	Lima, OH MSA	0.930	0.973	-0.043	-4.42
	9939	OH NONMETROPOLITAN AREA	0.926	0.973	-0.047	-4.83
	6020OH	Parkersburg-Marietta, WV-OH MSA	0.924	0.973	-0.049	-5.04
	8080OH	Steubenville-Weirton, OH-WV MSA	0.916	0.973	-0.057	-5.86
**OKLAHOMA	9000OH	Wheeling, WV-OH MSA	0.911	0.973	-0.062	-6.37
	8560	Tulsa, OK MSA	0.928	0.910	0.018	1.98
	5880	Oklahoma City, OK MSA	0.927	0.910	0.017	1.87
	4200	Lawton, OK MSA	0.904	0.910	-0.006	-0.66
	2720OK	Fort Smith, AR-OK MSA	0.891	0.910	-0.019	-2.09
OREGON	2340	Enid, OK MSA	0.887	0.910	-0.023	-2.53
	9940	OK NONMETROPOLITAN AREA	0.872	0.910	-0.038	-4.18
	6440OR	Portland-Vancouver, OR-WA PMSA	0.978	0.949	0.029	3.06
	4890	Medford-Ashland, OR MSA	0.959	0.949	0.010	1.05
	2400	Eugene-Springfield, OR MSA	0.945	0.949	-0.004	-0.42
PENNSYLVANIA	7080	Salem, OR PMSA	0.940	0.949	-0.009	-0.95
	9941	OR NONMETROPOLITAN AREA	0.919	0.949	-0.030	-3.16
	6160PA	Philadelphia, PA-NJ PMSA	1.066	0.991	0.075	7.57
	240	Allentown-Bethlehem-Easton, PA MSA	0.989	0.991	-0.002	-0.20
	3240	Harrisburg-Lebanon-Carlisle, PA MSA	0.972	0.991	-0.019	-1.92
	6680	Reading, PA MSA	0.971	0.991	-0.020	-2.02
	5660PA	Newburgh, NY-PA PMSA	0.968	0.991	-0.023	-2.32
	4000	Lancaster, PA MSA	0.967	0.991	-0.024	-2.42
	6280	Pittsburgh, PA MSA	0.963	0.991	-0.028	-2.83
	8050	State College, PA MSA	0.954	0.991	-0.037	-3.73
	9280	York, PA MSA	0.950	0.991	-0.041	-4.14
	7560	Scranton-Wilkes-Barre-Hazleton, PA MSA	0.935	0.991	-0.056	-5.85
	9140	Williamsport, PA MSA	0.931	0.991	-0.060	-6.05
	2360	Erie, PA MSA	0.926	0.991	-0.065	-6.56
	9942	PA NONMETROPOLITAN AREA	0.918	0.991	-0.073	-7.37
	7610	Sharon, PA MSA	0.917	0.991	-0.074	-7.47
	280	Altoona, PA MSA	0.911	0.991	-0.080	-8.07
	3680	Johnstown, PA MSA	0.902	0.991	-0.089	-8.98

TABLE A-2 (continued)

PERCENTAGE DIFFERENCE OF 1996 METROPOLITAN AREA GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) FROM 1996 STATE GAF, IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	MSA/PMSA/ NECMA Code *	Metropolitan Area	Metro GAF	State GAF	Percentage Point Difference	Percent Difference
**PUERTO RICO	7440	San Juan-Bayamon, PR PMSA	0.804	0.794	0.010	1.26
	6360	Ponce, PR MSA	0.790	0.794	-0.004	-0.50
	470	Arecibo, PR PMSA	0.781	0.794	-0.013	-1.64
	1310	Caguas, PR PMSA	0.780	0.794	-0.014	-1.76
	4840	Mayaguez, PR MSA	0.771	0.794	-0.023	-2.90
	60	Aguadilla, PR MSA	0.769	0.794	-0.025	-3.15
	9972	PR NONMETROPOLITAN AREA	0.757	0.794	-0.037	-4.66
**RHODE ISLAND	9944	RI NONMETROPOLITAN AREA	1.074	1.068	0.006	0.56
	6483	Providence-Warwick-Pawtucket, RI NECMA	1.067	1.068	-0.001	-0.09
**SOUTH CAROLINA	1520SC	Charlotte-Gastonia-Rock Hill, NC-SC MSA	0.945	0.915	0.030	3.28
	1760	Columbia, SC MSA	0.935	0.915	0.020	2.19
	600SC	Augusta-Aiken, GA-SC MSA	0.932	0.915	0.017	1.86
	1440	Charleston-North Charleston, SC MSA	0.925	0.915	0.010	1.09
	3160	Greenville-Spartanburg-Anderson, SC MSA	0.914	0.915	-0.001	-0.11
	5330	Myrtle Beach, SC MSA	0.909	0.915	-0.006	-0.66
	2655	Florence, SC MSA	0.901	0.915	-0.014	-1.53
	9945	SC NONMETROPOLITAN AREA	0.892	0.915	-0.023	-2.51
	8140	Sumter, SC MSA	0.882	0.915	-0.033	-3.61
**SOUTH DAKOTA	7760	Sioux Falls, SD MSA	0.902	0.880	0.022	2.50
	6660	Rapid City, SD MSA	0.891	0.880	0.011	1.25
	9946	SD NONMETROPOLITAN AREA	0.850	0.880	-0.030	-3.41
**TENNESSEE	5360	Nashville, TN MSA	0.949	0.923	0.026	2.82
	4920TN	Memphis, TN-AR-MS MSA	0.937	0.923	0.014	1.52
	1560TN	Chattanooga, TN-GA MSA	0.934	0.923	0.011	1.19
	3840	Knoxville, TN MSA	0.921	0.923	-0.002	-0.22
	3580	Jackson, TN MSA	0.907	0.923	-0.016	-1.73
	3660TN	Johnson City-Kingsport-Bristol, TN-VA MSA	0.902	0.923	-0.021	-2.28
	1660TN	Clarksville-Hopkinsville, TN-KY MSA	0.895	0.923	-0.028	-3.03
	9947	TN NONMETROPOLITAN AREA	0.880	0.923	-0.043	-4.66
TEXAS	3360	Houston, TX PMSA	1.030	0.962	0.068	7.07
	1145	Brazoria, TX PMSA	1.003	0.962	0.041	4.26
	2920	Galveston-Texas City, TX PMSA	1.001	0.962	0.039	4.05
	1920	Dallas, TX PMSA	0.998	0.962	0.036	3.74
	640	Austin-San Marcos, TX MSA	0.979	0.962	0.017	1.77
	2800	Fort Worth-Arlington, TX PMSA	0.973	0.962	0.011	1.14
	840	Beaumont-Port Arthur, TX MSA	0.971	0.962	0.009	0.94
	7240	San Antonio, TX MSA	0.949	0.962	-0.013	-1.35
	5800	Odessa-Midland, TX MSA	0.945	0.962	-0.017	-1.77
	1880	Corpus Christi, TX MSA	0.940	0.962	-0.022	-2.29
	2320	El Paso, TX MSA	0.936	0.962	-0.026	-2.70
	8640	Tyler, TX MSA	0.933	0.962	-0.029	-3.01
	320	Amarillo, TX MSA	0.930	0.962	-0.032	-3.33
	8750	Victoria, TX MSA	0.928	0.962	-0.034	-3.53
	3810	Killeen-Temple, TX MSA	0.926	0.962	-0.036	-3.74

TABLE A-2 (continued)

PERCENTAGE DIFFERENCE OF 1996 METROPOLITAN AREA GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) FROM 1996 STATE GAF, IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	MSA/PMSA/ NECMA Code *	Metropolitan Area	Metro GAF	State GAF	Percentage Point Difference	Percent Difference
TEXAS (cont'd)	1260	Bryan-College Station, TX MSA	0.924	0.962	-0.038	-3.95
	4600	Lubbock, TX MSA	0.923	0.962	-0.039	-4.05
	8800	Waco, TX MSA	0.923	0.962	-0.039	-4.05
	4420	Longview-Marshall, TX MSA	0.921	0.962	-0.041	-4.26
	7640	Sherman-Denison, TX MSA	0.918	0.962	-0.044	-4.57
	8360TX	Texarkana, TX-Texarkana, AR MSA	0.915	0.962	-0.047	-4.89
	40	Abilene, TX MSA	0.909	0.962	-0.053	-5.51
	4080	Laredo, TX MSA	0.907	0.962	-0.055	-5.72
	9080	Wichita Falls, TX MSA	0.906	0.962	-0.056	-5.82
	1240	Brownsville-Harlingen-San Benito, TX MSA	0.905	0.962	-0.057	-5.93
	4880	McAllen-Edinburg-Mission, TX MSA	0.904	0.962	-0.058	-6.03
	7200	San Angelo, TX MSA	0.900	0.962	-0.062	-6.44
	9948	TX NONMETROPOLITAN AREA	0.895	0.962	-0.067	-6.96
**UTAH	7160	Salt Lake City-Ogden, UT MSA	0.935	0.926	0.009	0.97
	9949	UT NONMETROPOLITAN AREA	0.907	0.926	-0.019	-2.05
	6520	Provo-Orem, UT MSA	0.903	0.926	-0.023	-2.48
**VERMONT	1303	Burlington, VT NECMA	0.979	0.955	0.024	2.51
	9950	VT NONMETROPOLITAN AREA	0.937	0.955	-0.018	-1.88
**VIRGIN ISLANDS	9978	VI NONMETROPOLITAN AREA	0.974	0.974	0.000	0.00
VIRGINIA †††	6760	Richmond-Petersburg, VA MSA	0.975	0.940	0.035	3.72
	1540	Charlottesville, VA MSA	0.971	0.940	0.031	3.30
	5720VA	Norfolk-Virginia Beach-Newport News, VA-NC MSA	0.951	0.940	0.011	1.17
	6800	Roanoke, VA MSA	0.929	0.940	-0.011	-1.17
	4640	Lynchburg, VA MSA	0.920	0.940	-0.020	-2.13
	1950	Danville, VA MSA	0.902	0.940	-0.038	-4.04
	3860VA	Johnson City-Kingsport-Bristol, TN-VA MSA	0.902	0.940	-0.038	-4.04
	9951	VA NONMETROPOLITAN AREA	0.900	0.940	-0.040	-4.26
WASHINGTON	7600	Seattle-Bellevue-Everett, WA PMSA	1.019	0.982	0.037	3.77
	5910	Olympia, WA PMSA	0.986	0.982	0.004	0.41
	8200	Tacoma, WA PMSA	0.978	0.982	-0.004	-0.41
	860	Bellingham, WA MSA	0.977	0.982	-0.005	-0.51
	6740	Richland-Kennewick-Pasco, WA MSA	0.976	0.982	-0.006	-0.61
	6440WA	Portland-Vancouver, OR-WA PMSA	0.974	0.982	-0.008	-0.81
	1150	Bremerton, WA PMSA	0.970	0.982	-0.012	-1.22
	7840	Spokane, WA MSA	0.958	0.982	-0.024	-2.44
	9260	Yakima, WA MSA	0.948	0.982	-0.034	-3.46
	9953	WA NONMETROPOLITAN AREA	0.931	0.982	-0.051	-5.19
WEST VIRGINIA	1480	Charleston, WV MSA	0.949	0.918	0.031	3.38
	1900WV	Cumberland, MD-WV MSA	0.930	0.918	0.012	1.31
	3400WV	Huntington-Ashland, WV-KY-OH MSA	0.930	0.918	0.012	1.31
	6020WV	Parkersburg-Marietta, WV-OH MSA	0.922	0.918	0.004	0.44
	8080WV	Steubenville-Weirton, OH-WV MSA	0.913	0.918	-0.005	-0.54
	9000WV	Wheeling, WV-OH MSA	0.909	0.918	-0.009	-0.98
	9954	WV NONMETROPOLITAN AREA	0.903	0.918	-0.015	-1.63

TABLE A-2 (continued)

PERCENTAGE DIFFERENCE OF 1996 METROPOLITAN AREA GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) FROM 1996 STATE GAF, IN DESCENDING ORDER OF DIFFERENCE WITHIN STATE

State	MSA/PMSA/ NECMA Code *	Metropolitan Area	Metro GAF	State GAF	Percentage Point Difference	Percent Difference
WISCONSIN	5120WI	Minneapolis-St. Paul, MN-WI MSA	1.025	0.968	0.057	5.89
	4720	Madison, WI MSA	1.002	0.968	0.034	3.51
	5080	Milwaukee-Waukesha, WI PMSA	0.998	0.968	0.030	3.10
	3800	Kenosha, WI PMSA	0.980	0.968	0.012	1.24
	6600	Racine, WI PMSA	0.975	0.968	0.007	0.72
	2240WI	Duluth-Superior, MN-WI MSA	0.960	0.968	-0.008	-0.83
	3620	Janesville-Beloit, WI MSA	0.960	0.968	-0.008	-0.83
	460	Appleton-Oshkosh-Neenah, WI MSA	0.959	0.968	-0.009	-0.93
	3080	Green Bay, WI MSA	0.959	0.968	-0.009	-0.93
	7620	Sheboygan, WI MSA	0.953	0.968	-0.015	-1.55
	2290	Eau Claire, WI MSA	0.942	0.968	-0.026	-2.69
	8940	Wausau, WI MSA	0.942	0.968	-0.026	-2.69
	3870WI	La Crosse, WI-MN MSA	0.939	0.968	-0.029	-3.00
	9955	WI NONMETROPOLITAN AREA	0.927	0.968	-0.041	-4.24
**WYOMING	1580	Cheyenne, WY MSA	0.934	0.925	0.009	0.97
	1350	Casper, WY MSA	0.924	0.925	-0.001	-0.11
	9956	WY NONMETROPOLITAN AREA	0.920	0.925	-0.005	-0.54

* MSA is Metropolitan Statistical Area. PMSA is Primary Metropolitan Statistical Area. NECMA is New England County Metropolitan Area, all as defined by the U.S. Office of Management and Budget on June 30, 1993. Metropolitan areas that cross state lines are identified by the two letter state abbreviation concatenated to the MSA/PMSA/NECMA code. The GAF for these multi-state metropolitan areas is for the counties that are within each state. The code for non-metropolitan area is 99xx where "xx" is the state FIPS code.

** Statewide payment area as of January 1, 1995

† GAF for the District of Columbia only is 1.122; for Maryland portion of PMSA is 1.088, for Virginia portion is 1.075, for West Virginia portion is 0.950

†† State GAF excludes Maryland counties in the Washington, D.C. PMSA. Statewide Maryland GAF including these counties is 1.039

††† Excludes Virginia counties in the Washington, D.C. PMSA. The statewide Virginia GAF including these counties is 0.966

†††† Excludes West Virginia counties in the Washington, D.C. PMSA. The statewide West Virginia GAF including these counties is 0.920

NOTE. GAFs are derived from GPCIs rescaled for budget neutrality

SOURCE: Health Economics Research, Inc. file of county input prices

TABLE A-3

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 2A:
 STATEWIDE FSAs EXCEPT FOR METROPOLITAN AREAS EXCEEDING THE STATEWIDE GAF BY MORE THAN A THRESHOLD, INCLUDING
 CURRENT SINGLE-LOCALITY STATES

State	Fee Schedule Area	Threshold					
		10.0%	5.0%	4.0%	3.5%	3.0%	2.5%
ALABAMA	Huntsville, AL MSA	-	-	-	-	-	0.959
	Birmingham, AL MSA	-	-	-	-	-	0.958
	REST OF ALABAMA	0.932	0.932	0.932	0.932	0.932	0.917
* ALASKA	STATEWIDE	1.128	1.128	1.128	1.128	1.128	1.128
ARIZONA	Las Vegas, NV-AZ MSA (Mohave County)	-	-	-	1.030	1.030	1.030
	REST OF ARIZONA	0.995	0.995	0.995	0.994	0.994	0.994
* ARKANSAS	Memphis, TN-AR-MS MSA (Crittenden County)	-	0.933	0.933	0.933	0.933	0.933
	Little Rock-North Little Rock, AR MSA	-	-	-	0.921	0.921	0.921
	REST OF ARKANSAS	0.887	0.886	0.886	0.871	0.871	0.871
CALIFORNIA	San Francisco, CA PMSA	-	1.141	1.141	1.141	1.141	1.141
	San Jose, CA PMSA	-	1.133	1.133	1.133	1.133	1.133
	Los Angeles-Long Beach, CA PMSA	-	-	-	1.103	1.103	1.103
	Orange County, CA PMSA	-	-	-	-	-	1.092
	Oakland, CA PMSA	-	-	-	-	-	1.091
	REST OF CALIFORNIA	1.061	1.054	1.054	1.029	1.029	1.011
* COLORADO	Denver, CO PMSA	-	-	-	-	-	0.992
	REST OF COLORADO	0.966	0.966	0.966	0.966	0.966	0.938
CONNECTICUT	STATEWIDE	1.106	1.106	1.106	1.106	1.106	1.106
* DELAWARE	STATEWIDE	1.015	1.015	1.015	1.015	1.015	1.015
** DISTRICT OF COLUMBIA	Washington, DC PMSA †	1.090	1.090	1.090	1.090	1.090	1.090
FLORIDA	Miami, FL PMSA	-	1.116	1.116	1.116	1.116	1.116
	Fort Lauderdale, FL PMSA	-	1.100	1.100	1.100	1.100	1.100
	West Palm Beach-Boca Raton, FL MSA	-	-	-	1.063	1.063	1.063
	REST OF FLORIDA	1.023	0.995	0.995	0.986	0.986	0.986
GEORGIA	Atlanta, GA MSA	-	-	1.010	1.010	1.010	1.010
	REST OF GEORGIA	0.966	0.966	0.932	0.932	0.932	0.932
* HAWAII	STATEWIDE	1.086	1.086	1.086	1.086	1.086	1.086
IDAHO	STATEWIDE	0.911	0.911	0.911	0.911	0.911	0.911
ILLINOIS	Chicago, IL PMSA	-	-	1.061	1.061	1.061	1.061
	REST OF ILLINOIS	1.011	1.011	0.929	0.929	0.929	0.929
INDIANA	Indianapolis, IN MSA	-	-	-	-	-	0.950
	Gary, IN PMSA	-	-	-	-	-	0.949
	REST OF INDIANA	0.925	0.925	0.925	0.925	0.925	0.907
* IOWA	Des Moines, IA MSA	-	-	0.950	0.950	0.950	0.950
	Iowa City, IA MSA	-	-	-	-	-	0.941
	Omaha, NE-IA MSA (Pottawattamie County)	-	-	-	-	-	0.936
	REST OF IOWA	0.912	0.912	0.902	0.902	0.898	0.898

TABLE A-3 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 2A:
STATEWIDE FSAs EXCEPT FOR METROPOLITAN AREAS EXCEEDING THE STATEWIDE GAF BY MORE THAN A THRESHOLD, INCLUDING
CURRENT SINGLE-LOCALITY STATES

		Threshold					
State	Fee Schedule Area	10.0%	5.0%	4.0%	3.5%	3.0%	2.5%
KANSAS	Kansas City, MO-KS MSA	-	-	-	0.982	0.982	0.982
	Wichita, KS MSA	-	-	-	-	-	0.970
	REST OF KANSAS	0.945	0.945	0.945	0.935	0.935	0.913
KENTUCKY	Lexington, KY MSA	-	-	-	-	-	0.946
	Louisville, KY-IN MSA	-	-	-	-	-	0.945
	REST OF KENTUCKY	0.921	0.921	0.921	0.921	0.921	0.903
LOUISIANA	New Orleans, LA MSA	-	-	-	0.977	0.977	0.977
	REST OF LOUISIANA	0.943	0.943	0.943	0.923	0.923	0.923
MAINE	Portland, ME NECMA	-	-	1.000	1.000	1.000	1.000
	REST OF MAINE	0.959	0.959	0.940	0.940	0.940	0.940
MARYLAND ††	STATEWIDE	1.016	1.016	1.016	1.016	1.016	1.016
MASSACHUSETTS	STATEWIDE	1.075	1.075	1.075	1.075	1.075	1.075
MICHIGAN	Detroit, MI PMSA	-	-	1.137	1.137	1.137	1.137
	REST OF MICHIGAN	1.083	1.083	1.020	1.020	1.020	1.020
* MINNESOTA	Minneapolis-St. Paul, MN-WI MSA	-	-	-	0.998	0.998	0.998
	REST OF MINNESOTA	0.961	0.961	0.961	0.936	0.936	0.936
MISSISSIPPI	Memphis, TN-AR-MS MSA (DeSoto County)	-	0.947	0.947	0.947	0.947	0.947
	Jackson, MS MSA	-	-	0.942	0.942	0.942	0.942
	REST OF MISSISSIPPI	0.899	0.899	0.886	0.886	0.886	0.886
MISSOURI	St. Louis, MO-IL MSA	-	-	-	-	0.984	0.984
	Kansas City, MO-KS MSA	-	-	-	-	0.983	0.983
	REST OF MISSOURI	0.954	0.954	0.954	0.954	0.908	0.908
* MONTANA	STATEWIDE	0.907	0.907	0.907	0.907	0.907	0.907
* NEBRASKA	Omaha, NE-IA MSA	-	-	-	-	0.925	0.925
	REST OF NEBRASKA	0.894	0.894	0.894	0.894	0.871	0.871
NEVADA	STATEWIDE	1.010	1.010	1.010	1.010	1.010	1.010
* NEW HAMPSHIRE	STATEWIDE	1.003	1.003	1.003	1.003	1.003	1.003
NEW JERSEY	Bergen-Passaic, NJ PMSA	-	-	-	-	-	1.117
	REST OF NEW JERSEY	1.085	1.085	1.085	1.085	1.085	1.078
* NEW MEXICO	Santa Fe, NM MSA	-	1.003	1.003	1.003	1.003	1.003
	REST OF NEW MEXICO	0.937	0.931	0.931	0.931	0.931	0.931
NEW YORK	Nassau-Suffolk, NY PMSA	-	1.199	1.199	1.199	1.199	1.199
	New York, NY PMSA	-	1.176	1.176	1.176	1.176	1.176
	REST OF NEW YORK	1.115	0.980	0.980	0.980	0.980	0.980

TABLE A-3 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 2A:
 STATEWIDE FSAs EXCEPT FOR METROPOLITAN AREAS EXCEEDING THE STATEWIDE GAF BY MORE THAN A THRESHOLD, INCLUDING
 CURRENT SINGLE-LOCALITY STATES

State	Fee Schedule Area	Threshold					
		10.0%	5.0%	4.0%	3.5%	3.0%	2.5%
* NORTH CAROLINA	Raleigh-Durham-Chapel Hill, NC MSA	-	-	-	0.961	0.961	0.961
	Charlotte-Gastonia-Rock Hill, NC-SC MSA	-	-	-	-	-	0.949
	REST OF NORTH CAROLINA	0.924	0.924	0.924	0.916	0.916	0.909
* NORTH DAKOTA	STATEWIDE	0.898	0.898	0.898	0.898	0.898	0.898
* OHIO	Cleveland-Lorain-Elyria, OH PMSA	-	-	-	-	-	0.999
	REST OF OHIO	0.973	0.973	0.973	0.973	0.973	0.965
* OKLAHOMA	STATEWIDE	0.910	0.910	0.910	0.910	0.910	0.910
OREGON	Portland-Vancouver, OR-WA PMSA	-	-	-	-	0.978	0.978
	REST OF OREGON	0.949	0.949	0.949	0.949	0.933	0.933
PENNSYLVANIA	Philadelphia, PA-NJ PMSA	-	1.066	1.066	1.066	1.066	1.066
	REST OF PENNSYLVANIA	0.991	0.951	0.951	0.951	0.951	0.951
** PUERTO RICO	PUERTO RICO	0.794	0.794	0.794	0.794	0.794	0.794
* RHODE ISLAND	STATEWIDE	1.068	1.068	1.068	1.068	1.068	1.068
* SOUTH CAROLINA	Charlotte-Gastonia-Rock Hill, NC-SC MSA	-	-	-	-	0.945	0.945
	REST OF SOUTH CAROLINA	0.915	0.915	0.915	0.915	0.914	0.914
* SOUTH DAKOTA	STATEWIDE	0.880	0.880	0.880	0.880	0.880	0.880
* TENNESSEE	Nashville, TN MSA	-	-	-	-	-	0.949
	REST OF TENNESSEE	0.923	0.923	0.923	0.923	0.923	0.916
TEXAS	Houston, TX PMSA	-	1.030	1.030	1.030	1.030	1.030
	Brazoria, TX PMSA	-	-	1.003	1.003	1.003	1.003
	Galveston-Texas City, TX PMSA	-	-	1.001	1.001	1.001	1.001
	Dallas, TX PMSA	-	-	-	0.998	0.998	0.998
	REST OF TEXAS	0.962	0.947	0.946	0.933	0.933	0.933
* UTAH	STATEWIDE	0.926	0.926	0.926	0.926	0.926	0.926
* VERMONT	Burlington, VT NECMA	-	-	-	-	-	0.979
	REST OF VERMONT	0.945	0.955	0.955	0.955	0.975	0.937
** VIRGIN ISLANDS	VIRGIN ISLANDS	0.974	0.974	0.974	0.974	0.974	0.974
VIRGINIA †††	Richmond-Petersburg, VA MSA	-	-	-	0.975	0.975	0.975
	Charlottesville, VA MSA	-	-	-	-	0.971	0.971
	REST OF VIRGINIA	0.940	0.940	0.940	0.929	0.926	0.926
WASHINGTON	Seattle-Bellevue-Everett, WA PMSA	-	-	-	1.019	1.019	1.019
	REST OF WASHINGTON	0.982	0.982	0.982	0.959	0.959	0.959
WEST VIRGINIA †††	Charleston, WV MSA	-	-	-	-	0.949	0.949
	REST OF WEST VIRGINIA	0.918	0.918	0.918	0.918	0.911	0.911

TABLE A-3 (continued)

GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY FEE SCHEDULE AREA (FSA) UNDER OPTION 2A:
STATEWIDE FSAs EXCEPT FOR METROPOLITAN AREAS EXCEEDING THE STATEWIDE GAF BY MORE THAN A THRESHOLD, INCLUDING
CURRENT SINGLE-LOCALITY STATES

State	Fee Schedule Area	Threshold					
		10.0%	5.0%	4.0%	3.5%	3.0%	2.5%
WISCONSIN	Minneapolis-St. Paul, MN-WI MSA	-	1.025	1.025	1.025	1.025	1.025
	Madison, WI MSA	-	-	-	1.002	1.002	1.002
	Milwaukee-Waukesha, WI PMSA	-	-	-	-	0.998	0.998
	REST OF WISCONSIN	0.968	0.967	0.967	0.964	0.944	0.944
* WYOMING	STATEWIDE	0.925	0.925	0.925	0.925	0.925	0.925
NUMBER OF FEE SCHEDULE AREAS		53	65	73	85	94	110
NUMBER OF STATES W/ MULTIPLE FEE SCHEDULE AREAS		0	9	15	21	26	34

* FSAs that are statewide as of January 1, 1995

** Other single area FSAs are District of Columbia, Puerto Rico and the Virgin Islands.

† Includes counties in Maryland, Virginia, and West Virginia. GAF for District of Columbia only is 1.122, for Maryland portion of PMSA is 1.088, for Virginia portion is 1.075; for West Virginia portion is 0.950

†† Excludes Maryland counties in the Washington, D.C. PMSA. The statewide Maryland GAF including these counties is 1.039.

††† Excludes Virginia counties in the Washington, D.C. PMSA. The statewide Virginia GAF including these counties is 0.966

†††† Excludes West Virginia counties in the Washington, D.C. PMSA. The statewide West Virginia GAF including these counties is 0.920.

NOTE: Metropolitan areas are Metropolitan Statistical Areas (MSAs), Primary Metropolitan Statistical Areas (PMSAs), and New England County Metropolitan Areas (NECMAs) defined by the U.S. Office of Management and Budget on June 30, 1993. GAFs are derived from GPCIs rescaled for budget neutrality.

SOURCE: Health Economics Research, Inc. file of county input prices.

TABLE A-4

METROPOLITAN AREAS AND GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY POPULATION CATEGORY BY STATE

State	Option 3 Population Category	Option 4 Population Category	MSA/PMSA/ NECMA	MSA/PMSA/NECMA Name	GAF Option 3	GAF Option 4	GAF of State Metro Portion **	Metrowide GAF ***
AK	STATEWIDE	4	0380	Anchorage, AK MSA	1.128	0.937	1.134	
AL	3	3	1000	Birmingham, AL MSA	0.948	0.975	0.958	0.927
			1800	Columbus, GA-AL MSA	0.948	0.975	0.928	
			3440	Huntsville, AL MSA	0.948	0.975	0.959	
			5160	Mobile, AL MSA	0.948	0.975	0.924	
			5240	Montgomery, AL MSA	0.948	0.975	0.939	
AL	4	4	450	Anniston, AL MSA	0.920	0.937	0.917	
			2030	Decatur, AL MSA	0.920	0.937	0.934	
			2190	Dothan, AL MSA	0.920	0.937	0.911	
			2650	Florence, AL MSA	0.920	0.937	0.920	
			2880	Gadsden, AL MSA	0.920	0.937	0.916	
			8600	Tuscaloosa, AL MSA	0.920	0.937	0.936	
AR	STATEWIDE	2	4920	Memphis, TN-AR-MS MSA	0.887	1.024	0.933	0.937
AR	STATEWIDE	3	4400	Little Rock-North Little Rock, AR MSA	0.887	0.975	0.921	
AR	STATEWIDE	4	2560	Fayetteville-Springdale-Rogers, AR MSA	0.887	0.937	0.883	0.888
			2720	Fort Smith, AR-OK MSA	0.887	0.937	0.886	
			6240	Pine Bluff, AR MSA	0.887	0.937	0.899	
			8360	Texarkana, TX-Texarkana, AR MSA	0.887	0.937	0.886	
AZ	2	2	6200	Phoenix-Mesa, AZ MSA	1.002	1.024	1.002	
AZ	3	3	4120	Las Vegas, NV-AZ MSA	0.987	0.975	1.030	1.013
			8520	Tucson, AZ MSA	0.987	0.975	0.980	
AZ	4	4	9360	Yuma, AZ MSA	0.976	0.937	0.976	
CA	1	1	4480	Los Angeles-Long Beach, CA PMSA	1.103	1.102	1.103	
CA	2	2	5775	Oakland, CA PMSA	1.069	1.024	1.091	
			5945	Orange County, CA PMSA	1.069	1.024	1.092	
			6780	Riverside-San Bernardino, CA PMSA	1.069	1.024	1.017	
			6920	Sacramento, CA PMSA	1.069	1.024	1.024	
			7320	San Diego, CA MSA	1.069	1.024	1.025	
			7360	San Francisco, CA PMSA	1.069	1.024	1.141	
			7400	San Jose, CA PMSA	1.069	1.024	1.133	
CA	3	3	680	Bakersfield, CA MSA	1.015	0.975	0.994	
			2840	Fresno, CA MSA	1.015	0.975	0.971	
			5170	Modesto, CA MSA	1.015	0.975	0.982	
			7120	Salinas, CA MSA	1.015	0.975	1.028	
			7480	Santa Barbara-Santa Maria-Lompoc, CA MSA	1.015	0.975	1.064	
			7500	Santa Rosa, CA PMSA	1.015	0.975	1.064	
			8120	Stockton-Lodi, CA MSA	1.015	0.975	1.005	
			8720	Vallejo-Fairfield-Napa, CA PMSA	1.015	0.975	1.035	
			8735	Ventura, CA PMSA	1.015	0.975	1.079	
			8780	Visalia-Tulare-Porterville, CA MSA	1.015	0.975	0.957	

TABLE A-4 (continued)

METROPOLITAN AREAS AND GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY POPULATION CATEGORY BY STATE

State	Option 3 Population Category*	Option 4 Population Category*	MSA/PMSA/ NECMA	MSA/PMSA/NECMA Name	GAF Option 3	GAF Option 4	GAF of State Metro Portion**	Metrowide GAF***
CA	4	4	1620	Chico-Paradise, CA MSA	0.987	0.937	0.955	
			4940	Merced, CA MSA	0.987	0.937	0.957	
			6690	Redding, CA MSA	0.987	0.937	0.956	
			7450	San Luis Obispo-Atascadero-Paso Robles, CA MSA	0.987	0.937	1.022	
			7485	Santa Cruz-Watsonville, CA PMSA	0.987	0.937	1.066	
			9270	Yolo, CA PMSA	0.987	0.937	0.988	
			9340	Yuba City, CA MSA	0.987	0.937	0.950	
CO	STATEWIDE	2	2080	Denver, CO PMSA	0.966	1.024	0.992	
CO	STATEWIDE	3	1720	Colorado Springs, CO MSA	0.966	0.975	0.951	
CO	STATEWIDE	4	1125	Boulder-Longmont, CO PMSA	0.966	0.937	0.980	
			2670	Fort Collins-Loveland, CO MSA	0.966	0.937	0.950	
			3060	Greeley, CO PMSA	0.966	0.937	0.935	
			6560	Pueblo, CO MSA	0.966	0.937	0.921	
CT	2	2	3283	Hartford, CT NECMA	1.112	1.024	1.092	
			5483	New Haven-Bridgeport-Stamford-Danbury, CT NECMA	1.112	1.024	1.126	
CT	3	3	5523	New London-Norwich, CT NECMA	1.068	0.975	1.068	
DC	STATEWIDE †	1	8840	Washington, DC-MD-VA-WV PMSA	1.050	1.102	1.090	1.050
DE	STATEWIDE	3	9160	Wilmington-Newark, DE-MD PMSA	1.015	0.975	1.039	1.038
DE	STATEWIDE	4	2190	Dover, DE MSA	1.015	0.937	0.968	
FL	2	2	2680	Fort Lauderdale, FL PMSA	1.053	1.024	1.100	
			5000	Miami, FL PMSA	1.053	1.024	1.116	
			5960	Orlando, FL MSA	1.053	1.024	1.008	
			8280	Tampa-St. Petersburg-Clearwater, FL MSA	1.053	1.024	0.992	
FL	3	3	2020	Daytona Beach, FL MSA	1.004	0.975	0.973	
			2700	Fort Myers-Cape Coral, FL MSA	1.004	0.975	0.990	
			2710	Fort Pierce-Port St. Lucie, FL MSA	1.004	0.975	1.014	
			3600	Jacksonville, FL MSA	1.004	0.975	0.991	
			3980	Lakeland-Winter Haven, FL MSA	1.004	0.975	0.956	
			4900	Metairie-Titusville-Palm Bay, FL MSA	1.004	0.975	1.003	
			6080	Pensacola, FL MSA	1.004	0.975	0.951	
			7510	Sarasota-Bradenton, FL MSA	1.004	0.975	0.993	
			9960	West Palm Beach-Boca Raton, FL MSA	1.004	0.975	1.063	

TABLE A-4 (continued)

METROPOLITAN AREAS AND GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY POPULATION CATEGORY BY STATE

State	Option 3 Population Category*	Option 4 Population Category*	MSA/PMSA/ NECMA	MSA/PMSA/NECMA Name	GAF Option 3	GAF Option 4	GAF of State Metro Portion **	Metrowide GAF ***
FL	4	4	2750	Fort Walton Beach, FL MSA	0.968	0.937	0.950	
			2900	Gainesville, FL MSA	0.968	0.937	0.968	
			5345	Naples, FL MSA	0.968	0.937	1.015	
			5790	Ocala, FL MSA	0.968	0.937	0.946	
			6015	Panama City, FL MSA	0.968	0.937	0.940	
			6580	Punta Gorda, FL MSA	0.968	0.937	0.967	
			8240	Tallahassee, FL MSA	0.968	0.937	0.985	
GA	2	2	520	Atlanta, GA MSA	1.010	1.024	1.010	
GA	3	3	600	Augusta-Aiken, GA-SC MSA	0.951	0.975	0.958	0.954
			1560	Chattanooga, TN-GA MSA	0.951	0.975	0.952	0.934
			1800	Columbus, GA-AL MSA	0.951	0.975	0.927	0.927
			4680	Macon, GA MSA	0.951	0.975	0.955	
			7520	Savannah, GA MSA	0.951	0.975	0.957	
GA	4	4	120	Albany, GA MSA	0.940	0.937	0.935	
			500	Athens, GA MSA	0.940	0.937	0.945	
HI	STATEWIDE	3	3320	Honolulu, HI MSA	1.066	0.975	1.094	
IA	STATEWIDE	3	1960	Davenport-Moline-Rock Island, IA-IL MSA	0.912	0.975	0.928	0.929
			2120	Des Moines, IA MSA	0.912	0.975	0.950	
			5920	Omaha, NE-IA MSA	0.912	0.975	0.936	0.926
IA	STATEWIDE	4	1360	Cedar Rapids, IA MSA	0.912	0.937	0.930	
			2200	Dubuque, IA MSA	0.912	0.937	0.912	
			3500	Iowa City, IA MSA	0.912	0.937	0.941	
			7720	Sioux City, IA-NE MSA	0.912	0.937	0.904	0.905
			8920	Waterloo-Cedar Falls, IA MSA	0.912	0.937	0.916	
ID	3	3	1080	Boise City, ID MSA	0.928	0.975	0.928	
IL	1	1	1600	Chicago, IL PMSA	1.061	1.102	1.061	
IL	2	2	7040	St. Louis, MO-IL MSA	0.986	1.024	0.986	0.985
IL	3	3	1960	Davenport-Moline-Rock Island, IA-IL MSA	0.937	0.975	0.930	0.929
			6120	Peoria-Pekin, IL MSA	0.937	0.975	0.936	
			6880	Rockford, IL MSA	0.937	0.975	0.939	
IL	4	4	1040	Bloomington-Normal, IL MSA	0.948	0.937	0.938	
			1400	Champaign-Urbana, IL MSA	0.948	0.937	0.934	
			2040	Decatur, IL MSA	0.948	0.937	0.934	
			3740	Kankakee, IL PMSA	0.948	0.937	0.937	
			7880	Springfield, IL MSA	0.948	0.937	0.965	

TABLE A-4 (continued)

METROPOLITAN AREAS AND GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY POPULATION CATEGORY BY STATE

State	Option 3 Population Category*	Option 4 Population Category*	MSA/PMSA/ NECMA	MSA/PMSA/NECMA Name	GAF Option 3	GAF Option 4	GAF of State Metro Portion **	Metrowide GAF ***
IN	2	2	1640 3480	Cincinnati, OH-KY-IN PMSA Indianapolis, IN MSA	0.950 0.950	1.024 1.024	0.915 0.950	0.979
IN	3	3	2440 2760 2960 4520	Evansville-Henderson, IN-KY MSA Fort Wayne, IN MSA Gary, IN PMSA Louisville, KY-IN MSA	0.931 0.931 0.931 0.931	0.975 0.975 0.975 0.975	0.912 0.922 0.949 0.923	0.915 0.943
IN	4	4	1020 2330 365L 3620 5280 7800 8320	Bloomington, IN MSA Elkhart-Goshen, IN MSA Kokomo, IN MSA Lafayette, IN MSA Muncie, IN MSA South Bend, IN MSA Terre Haute, IN MSA	0.913 0.913 0.913 0.913 0.913 0.913 0.913	0.937 0.937 0.937 0.937 0.937 0.937 0.937	0.916 0.933 0.930 0.902 0.891 0.928 0.890	
KS	2	2	3760	Kansas City, MO-KS MSA	0.982	1.024	0.982	0.983
KS	3	3	9040	Wichita, KS MSA	0.970	0.975	0.970	
KS	4	4	4150 8440	Lawrence, KS MSA Topeka, KS MSA	0.962 0.962	0.937 0.937	0.931 0.966	
KY	2	2	1640	Cincinnati, OH-KY-IN PMSA	0.940	1.024	0.940	0.979
KY	3	3	2440 3400 4280 4520	Evansville-Henderson, IN-KY MSA Huntington-Ashland, WV-KY-OH MSA Lexington, KY MSA Louisville, KY-IN MSA	0.944 0.944 0.944 0.944	0.975 0.975 0.975 0.975	0.935 0.921 0.946 0.945	0.915 0.928 0.943
KY	4	4	1660 5990	Clarksville-Hopkinsville TN-KY MSA Owensboro, KY MSA	0.906 0.906	0.937 0.937	0.909 0.904	0.902
LA	2	2	5560	New Orleans, LA MSA	0.977	1.024	0.977	
LA	3	3	760 3880 7680	Baton Rouge, LA MSA Lafayette, LA MSA Shreveport-Bossier City, LA MSA	0.934 0.934 0.934	0.975 0.975 0.975	0.944 0.922 0.935	
LA	4	4	220 3350 3960 5200	Alexandria, LA MSA Houma, LA MSA Lake Charles, LA MSA Monroe, LA MSA	0.923 0.923 0.923 0.923	0.937 0.937 0.937 0.937	0.917 0.919 0.941 0.918	
MA	1	1	1123	Boston-Worcester-Lowell, MA-NH NECMA	1.084	1.102	1.084	1.078
MA	3	3	8003	Springfield, MA NECMA	1.019	0.975	1.019	

TABLE A-4 (continued)

METROPOLITAN AREAS AND GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY POPULATION CATEGORY BY STATE

State	Option 3 Population Category*	Option 4 Population Category*	MSA/PMSA/ NECMA	MSA/PMSA/NECMA Name	GAF Option 3	GAF Option 4	GAF of State Metro Portion **	Metrowide GAF ***
MA	4	4	743 6323	Barnstable-Yarmouth, MA NECMA Pittsfield, MA NECMA	1.040 1.040	0.937 0.937	1.063 1.007	
MD	2	2	720	Baltimore, MD PMSA	1.032	1.024	1.032	
MD	3	3	9160	Wilmington-Newark, DE-MD PMSA	0.998	0.975	0.998	1.038
MD	4	4	1900 3180	Cumberland, MD-WV MSA Hagerstown, MD PMSA	0.937 0.937	0.937 0.937	0.924 0.958	0.924
ME	4	4	733 4243 6403	Bangor, ME NECMA Lewisston-Auburn, ME NECMA Portland, ME NECMA	0.973 0.973 0.973	0.937 0.937 0.937	0.943 0.940 1.000	
MI	1	1	2160	Detroit, MI PMSA	1.137	1.102	1.137	
MI	3	3	440 2640 3000 3720 4040 6960	Ann Arbor, MI PMSA Flint, MI PMSA Grand Rapids-Muskegon-Holland, MI MSA Kalamazoo-Battle Creek, MI MSA Lansing-East Lansing, MI MSA Saginaw-Bay City-Midland, MI MSA	1.036 1.036 1.036 1.036 1.036 1.036	0.975 0.975 0.975 0.975 0.975 0.975	1.074 1.041 1.022 1.020 1.038 1.025	
MI	4	4	870 3520	Benton Harbor, MI MSA Jackson, MI MSA	1.008 1.008	0.937 0.937	0.992 1.023	
MN	STATEWIDE	2	5120	Minneapolis-St. Paul, MN-WI MSA	0.961	1.024	0.998	0.998
MN	STATEWIDE	4	2240 2520 2985 3870 6820 6980	Duluth-Superior, MN-WI MSA Fargo-Moorhead, ND-MN MSA Grand Forks, ND-MN MSA La Crosse, WI-MN MSA Rochester, MN MSA St. Cloud, MN MSA	0.961 0.961 0.961 0.961 0.961 0.961	0.937 0.937 0.937 0.937 0.937 0.937	0.933 0.916 0.901 0.912 0.983 0.930	0.934 0.918 0.903 0.939
MO	2	2	3760 7040	Kansas City, MO-KS MSA St. Louis, MO-IL MSA	0.984 0.984	1.024 1.024	0.983 0.984	0.983 0.985
MO	3	3	7920	Springfield, MO MSA	0.921	0.975	0.921	
MO	4	4	1740 3710 7000	Columbia, MO MSA Joplin, MO MSA St. Joseph, MO MSA	0.924 0.924 0.924	0.937 0.937 0.937	0.942 0.903 0.920	
MS	2	2	4920	Memphis, TN-AR-MS MSA	0.947	1.024	0.947	0.937
MS	3	3	920 3560	Biloxi-Gulfport-Pascagoula, MS MSA Jackson, MS MSA	0.933 0.933	0.975 0.975	0.914 0.942	

TABLE A-4 (continued)

METROPOLITAN AREAS AND GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY POPULATION CATEGORY BY STATE

State	Option 3 Population Category	Option 4 Population Category	MSA/PMSA/ NECMA	MSA/PMSA/NECMA Name	GAF Option 3	GAF Option 4	GAF of State Metro Portion **	Metrowide GAF ***
MT	STATEWIDE	4	880 3040	Billings, MT MSA Great Falls, MT MSA	0.907 0.907	0.937 0.937	0.916 0.904	
NC	STATEWIDE	2	1520 3120 5720	Charlotte-Gastonia-Rock Hill, NC-SC MSA Greensboro-Winston-Salem-High Point, NC MSA Norfolk-Virginia Beach-Newport News, VA-NC MSA	0.924 0.924 0.924	1.024 1.024 1.024	0.949 0.935 0.946	0.948 0.950
NC	STATEWIDE	3	2560 3200 6640	Fayetteville, NC MSA Hickory-Morganton, NC MSA Raleigh-Durham-Chapel Hill, NC MSA	0.924 0.924 0.924	0.975 0.975 0.975	0.904 0.910 0.961	
NC	STATEWIDE	4	480 2980 3150 3605 6895 9200	Asheville, NC MSA Goldsboro, NC MSA Greenville, NC MSA Jacksonville, NC MSA Rocky Mount, NC MSA Wilmington, NC MSA	0.924 0.924 0.924 0.924 0.924 0.924	0.937 0.937 0.937 0.937 0.937 0.937	0.915 0.889 0.909 0.874 0.894 0.931	
ND	STATEWIDE	4	1010 2520 2985	Bismarck, ND MSA Fargo-Moorhead, ND-MN MSA Grand Forks, ND-MN MSA	0.898 0.898 0.898	0.937 0.937 0.937	0.904 0.917 0.902	0.918 0.903
NE	STATEWIDE	3	5920	Omaha, NE-IA MSA	0.894	0.975	0.925	0.926
NE	STATEWIDE	4	4360 7720	Lincoln, NE MSA Sioux City, IA-NE MSA	0.894 0.894	0.937 0.937	0.907 0.863	0.905
NH	STATEWIDE	1	1123	Boston-Worcester-Lowell, MA-NH NECMA	1.003	1.102	1.022	1.078
NJ	1	1	6160	Philadelphia, PA-NJ PMSA	1.038	1.102	1.038	1.061
NJ	2	2	875 5015 5640	Bergen-Passaic, NJ PMSA Middlesex-Somerset-Hunterdon, NJ PMSA Newark, NJ PMSA	1.111 1.111 1.111	1.024 1.024 1.024	1.117 1.112 1.105	
NJ	3	3	560 3640 5190 8480	Atlantic-Cape May, NJ PMSA Jersey City, NJ PMSA Monmouth-Ocean, NJ PMSA Trenton, NJ PMSA	1.066 1.066 1.066 1.066	0.975 0.975 0.975 0.975	1.049 1.083 1.063 1.073	
NJ	4	4	8760	Vineland-Millville-Bridgeton, NJ PMSA	1.006	0.937	1.006	
NM	STATEWIDE	3	200	Albuquerque, NM MSA	0.937	0.975	0.954	
NM	STATEWIDE	4	4100 7490	Las Cruces, NM MSA Santa Fe, NM MSA	0.937 0.937	0.937 0.937	0.915 1.003	
NV	3	3	4120 6720	Las Vegas, NV-AZ MSA Reno, NV MSA	1.012 1.012	0.975 0.975	1.010 1.018	1.013

TABLE A-4 (continued)

METROPOLITAN AREAS AND GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY POPULATION CATEGORY BY STATE

State	Option 3 Population Category	Option 4 Population Category	MSA/PMSA/ NECMA	MSA/PMSA/NECMA Name	GAF Option 3	GAF Option 4	GAF of State Metro Portion **	Metrowide GAF ***
NY	1	1	5600	New York, NY PMSA	1.176	1.102	1.176	
NY	2	2	1280	Buffalo-Niagara Falls, NY MSA	1.116	1.024	0.969	
			5380	Nassau-Suffolk, NY PMSA	1.116	1.024	1.199	
			6840	Rochester, NY MSA	1.116	1.024	0.955	
NY	3	3	160	Albany-Schenectady-Troy, NY MSA	0.996	0.975	1.002	
			960	Binghamton, NY MSA	0.996	0.975	0.960	
			2281	Dutchess County, NY PMSA	0.996	0.975	1.059	
			5660	Newburgh, NY-PA PMSA	0.996	0.975	1.087	1.082
			8160	Syracuse, NY MSA	0.996	0.975	0.975	
			8680	Utica-Rome, NY MSA	0.996	0.975	0.947	
NY	4	4	2335	Elmira, NY MSA	0.945	0.937	0.940	
			2975	Glen Falls, NY MSA	0.945	0.937	0.969	
			3610	Jamesstown, NY MSA	0.945	0.937	0.922	
OH	STATEWIDE	2	1640	Cincinnati, OH-KY-IN PMSA	0.973	1.024	0.988	0.979
			1680	Cleveland-Lorain-Elyria, OH PMSA	0.973	1.024	0.999	
			1840	Columbus, OH MSA	0.973	1.024	0.978	
OH	STATEWIDE	3	80	Akron, OH PMSA	0.973	0.975	0.983	
			1320	Canton-Massillon, OH MSA	0.973	0.975	0.946	
			2000	Dayton-Springfield, OH MSA	0.973	0.975	0.975	
			3200	Hamilton-Middletown, OH PMSA	0.973	0.975	0.975	
			3400	Huntington-Ashland, WV-KY-OH MSA	0.973	0.975	0.933	0.928
			8400	Toledo, OH MSA	0.973	0.975	0.978	
			9320	Youngstown-Warren, OH MSA	0.973	0.975	0.944	
OH	STATEWIDE	4	4320	Lima, OH MSA	0.973	0.937	0.930	
			4600	Mansfield, OH MSA	0.973	0.937	0.935	
			6020	Parkersburg-Marion, WV-OH MSA	0.973	0.937	0.924	0.922
			8080	Steubenville-Weirton, OH-WV MSA	0.973	0.937	0.916	0.915
			9000	Wheeling, WV-OH MSA	0.973	0.937	0.911	0.909
OK	STATEWIDE	3	5880	Oklahoma City, OK MSA	0.910	0.975	0.927	
			8560	Tulsa, OK MSA	0.910	0.975	0.928	
OK	STATEWIDE	4	2340	Enid, OK MSA	0.910	0.937	0.887	
			2720	Fort Smith, AR-OK MSA	0.910	0.937	0.891	0.888
			4200	Lawton, OK MSA	0.910	0.937	0.904	
OR	2	2	6440	Portland-Vancouver, OR-WA PMSA	0.978	1.024	0.978	0.978
OR	3	3	2400	Eugene-Springfield, OR MSA	0.943	0.975	0.945	
			7080	Salem, OR PMSA	0.943	0.975	0.940	
OR	4	4	4890	Medford-Ashland, OR MSA	0.959	0.937	0.959	
PA	1	1	6160	Philadelphia, PA-NJ PMSA	1.066	1.102	1.066	1.061

TABLE A-4 (continued)

METROPOLITAN AREAS AND GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY POPULATION CATEGORY BY STATE

State	Option 3 Population Category*	Option 4 Population Category*	MSA/PMSA/ NECMA	MSA/PMSA/NECMA Name	GAF Option 3	GAF Option 4	GAF of State Metro Portion **	Metrowide GAF ***
PA	2	2	6280	Pittsburgh, PA MSA	0.963	1.024	0.963	
PA	3	3	240	Allentown-Bethlehem-Easton, PA MSA	0.960	0.975	0.989	
			2360	Erie, PA MSA	0.960	0.975	0.925	
			3240	Harrisburg-Lebanon-Carlisle, PA MSA	0.960	0.975	0.972	
			4000	Lancaster, PA MSA	0.960	0.975	0.967	
			5660	Newburgh, NY-PA PMSA	0.950	0.975	0.958	1.082
			6680	Reading, PA MSA	0.960	0.975	0.971	
			7560	Scranton-Wilkes-Barre-Hazleton, PA MSA	0.960	0.975	0.935	
			9280	York, PA MSA	0.960	0.975	0.950	
PA	4	4	280	Altoona, PA MSA	0.919	0.937	0.911	
			3680	Johnstown, PA MSA	0.919	0.937	0.902	
			7610	Sharon, PA MSA	0.919	0.937	0.917	
			8050	State College, PA MSA	0.919	0.937	0.954	
			9140	Williamsport, PA MSA	0.919	0.937	0.931	
PR	STATEWIDE	2	7440	San Juan-Bayamon, PR PMSA	0.794	1.024	0.804	
PR	STATEWIDE	3	1310	Caguas, PR PMSA	0.794	0.975	0.780	
			6360	Ponce, PR MSA	0.794	0.975	0.790	
PR	STATEWIDE	4	60	Aguadilla, PR MSA	0.794	0.937	0.769	
			470	Arecibo, PR PMSA	0.794	0.937	0.781	
			4840	Mayaguez, PR MSA	0.794	0.937	0.771	
RI	STATEWIDE	3	6483	Providence-Warwick-Pawtucket, RI NECMA	1.068	0.975	1.067	
SC	STATEWIDE	2	1520	Charlotte-Gastonia-Rock Hill, NC-SC MSA	0.915	1.024	0.945	0.948
SC	STATEWIDE	3	600	Augusta-Aiken, GA-SC MSA	0.915	0.975	0.932	0.954
			1440	Charleston-North Charleston, SC MSA	0.915	0.975	0.925	
			1760	Columbia, SC MSA	0.915	0.975	0.935	
			3160	Greenville-Spartanburg-Anderson, SC MSA	0.915	0.975	0.914	
SC	STATEWIDE	4	2655	Florence, SC MSA	0.915	0.937	0.901	
			5330	Myrtle Beach, SC MSA	0.915	0.937	0.909	
			8140	Sumter, SC MSA	0.915	0.937	0.882	
SD	STATEWIDE	4	6660	Rapid City, SD MSA	0.880	0.937	0.891	
			7760	Sioux Falls, SD MSA	0.880	0.937	0.902	
TN	STATEWIDE	2	4920	Memphis, TN-AR-MS MSA	0.923	1.024	0.937	0.937
TN	STATEWIDE	3	1560	Chattanooga, TN-GA MSA	0.923	0.975	0.934	0.934
			3680	Johnson City-Kingsport-Bristol, TN-VA MSA	0.923	0.975	0.902	0.903
			3840	Knoxville, TN MSA	0.923	0.975	0.921	
			5360	Nashville, TN MSA	0.923	0.975	0.949	

TABLE A-4 (continued)

METROPOLITAN AREAS AND GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY POPULATION CATEGORY BY STATE

State	Option 3 Population Category*	Option 4 Population Category*	MSA/PMSA/ NECMA	MSA/PMSA/NECMA Name	GAF Option 3	GAF Option 4	GAF of State Metro Portion **	Metrowide GAF **
TN	STATEWIDE	4	1660 3580	Clarksville-Hopkinsville, TN-KY MSA Jackson, TN MSA	0.923 0.923	0.937 0.937	0.895 0.907	0.902
TX	1	1	3360	Houston, TX PMSA	1.030	1.102	1.030	
TX	2	2	1920 2800 7240	Dallas, TX PMSA Fort Worth-Arlington, TX PMSA San Antonio, TX MSA	0.978 0.978 0.978	1.024 1.024 1.024	0.998 0.973 0.949	
TX	3	3	640 840 1240 1880 2320 3810 4880	Austin-San Marcos, TX MSA Beaumont-Port Arthur, TX MSA Brownsville-Harlingen-San Benito, TX MSA Corpus Christi, TX MSA El Paso, TX MSA Killeen-Temple, TX MSA McAllen-Edinburg-Mission, TX MSA	0.947 0.947 0.947 0.947 0.947 0.947 0.947	0.975 0.975 0.975 0.975 0.975 0.975 0.975	0.979 0.971 0.905 0.940 0.936 0.926 0.904	
TX	4	4	40 320 1145 1260 2920 4080 4420 4600 5800 7200 7640 8360 8640 8750 8800 9080	Abilene, TX MSA Amarillo, TX MSA Brazoria, TX PMSA Bryan-College Station, TX MSA Galveston-Texas City, TX PMSA Laredo, TX MSA Longview-Marshall, TX MSA Lubbock, TX MSA Odessa-Midland, TX MSA San Angelo, TX MSA Sherman-Denison, TX MSA Texarkana, TX-Texarkana, AR MSA Tyler, TX MSA Victoria, TX MSA Waco, TX MSA Wichita Falls, TX MSA	0.926 0.926 0.926 0.926 0.926 0.926 0.926 0.926 0.926 0.926 0.926 0.926 0.926 0.926 0.926 0.926	0.937 0.937 0.937 0.937 0.937 0.937 0.937 0.937 0.937 0.937 0.937 0.937 0.937 0.937 0.937 0.937	0.909 0.930 1.003 0.924 1.001 0.907 0.921 0.923 0.945 0.900 0.918 0.915 0.933 0.928 0.923 0.906	0.913
UT	STATEWIDE	2	7160	Salt Lake City-Ogden, UT MSA	0.926	1.024	0.935	
UT	STATEWIDE	3	6520	Provo-Orem, UT MSA	0.926	0.975	0.903	
VA	2	2	5720	Norfolk-Virginia Beach-Newport News, VA-NC MSA	0.951	1.024	0.951	0.950
VA	3	3	3660 6760	Johnson City-Kingsport-Bristol, TN-VA MSA Richmond-Petersburg, VA MSA	0.973 0.973	0.975 0.975	0.902 0.975	0.903
VA	4	4	1540 1950 4640 6800	Charlottesville, VA MSA Danville, VA MSA Lynchburg, VA MSA Roanoke, VA MSA	0.933 0.933 0.933 0.933	0.937 0.937 0.937 0.937	0.971 0.902 0.920 0.929	
VT	STATEWIDE	4	1303	Burlington, VT NECMA	0.955	0.937	0.979	
WA	2	2	6440 7600	Portland-Vancouver, OR-WA PMSA Seattle-Bellevue-Everett, WA PMSA	1.016 1.016	1.024 1.024	0.974 1.019	0.978

TABLE A-4 (continued)

METROPOLITAN AREAS AND GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY POPULATION CATEGORY BY STATE

State	Option 3 Population Category ^a	Option 4 Population Category ^a	MSA/PMSA/ NECMA	MSA/PMSA/NECMA Name	GAF Option 3	GAF Option 4	GAF of State Metro Portion ^{**}	Metrowide GAF ^{***}
WA	3	3	7840 8200	Spokane, WA MSA Tacoma, WA PMSA	0.966 0.966	0.975 0.975	0.958 0.978	
WA	4	4	860 1150 5910 6740 9260	Bellingham, WA MSA Bremerton, WA PMSA Olympia, WA PMSA Richland-Kennewick-Pasco, WA MSA Yakima, WA MSA	0.970 0.970 0.970 0.970 0.970	0.937 0.937 0.937 0.937 0.937	0.977 0.970 0.986 0.976 0.948	
WI	2	2	5080 5120	Milwaukee-Waukesha, WI PMSA Minneapolis-St. Paul, MN-WI MSA	0.998 0.998	1.024 1.024	0.998 1.025	0.998
WI	3	3	460 4720	Appleton-Oshkosh-Neenah, WI MSA Madison, WI MSA	0.983 0.983	0.975 0.975	0.959 1.002	
WI	4	4	2240 2290 3080 3620 3800 3870 6900 7620 8940	Duluth-Superior, MN-WI MSA Eau Claire, WI MSA Green Bay, WI MSA Janesville-Beaumont, WI MSA Kenosha, WI PMSA Le Crosse, WI-MN MSA Racine, WI PMSA Sheboygan, WI MSA Wausau, WI MSA	0.955 0.955 0.955 0.955 0.955 0.955 0.955 0.955 0.955	0.937 0.937 0.937 0.937 0.937 0.937 0.937 0.937 0.937	0.960 0.942 0.959 0.960 0.980 0.939 0.975 0.953 0.942	0.934 0.939
WV	3	3	1480 3400	Charleston, WV MSA Huntington-Ashland, WV-KY-OH MSA	0.942 0.942	0.975 0.975	0.948 0.930	0.928
WV	4	4	1900 6020 8080 9000	Cumberland, MD-WV MSA Parkersburg-Marion, WV-OH MSA Steubenville-Weirton, OH-WV MSA Wheeling, WV-OH MSA	0.915 0.915 0.915 0.915	0.937 0.937 0.937 0.937	0.930 0.922 0.913 0.909	0.924 0.922 0.915 0.909
WY	STATEWIDE	4	1350 1580	Casper, WY MSA Cheyenne, WY MSA	0.925 0.925	0.937 0.937	0.924 0.934	

^aMetropolitan Population Categories

1 - Metropolitan area population over 3 million

2 - Metropolitan area population between 1 million and 3 million

3 - Metropolitan area population between 250,000 and 1 million

4 - Metropolitan area population under 250,000

Multi-state metropolitan areas are assigned to population categories based on the population of the entire metropolitan area.

^{**}GAF of a metropolitan area's counties within a state

^{***}GAF of all of a metropolitan area's counties in all states

[†]Includes counties in Maryland, Virginia, and West Virginia which are components of the Washington, D.C. PMSA

The GAFs of the component portions of the Washington, D.C. PMSA are

District of Columbia - 1.122

Maryland counties - 1.088

Virginia counties - 1.075

West Virginia counties - 0.950

NOTE: Population is 1990 Census population. GAFs are derived from GPCs rescaled for budget neutrality. Metropolitan areas are Metropolitan Statistical Areas, Primary Metropolitan Statistical Areas, and New England County Metropolitan Areas, as defined by the Office of Management and Budget as of June 30, 1993.

SOURCE: Health Economics Research, Inc. file of county input prices

TABLE A-5

MULTI-STATE METROPOLITAN AREAS

MSA/PMSA/ NECMA CODE*	Metropolitan Area	County	
		Name	State
600	Augusta-Aiken, GA-SC MSA	Columbia	Georgia
		McDuffie	Georgia
		Richmond	Georgia
		Aiken	South Carolina
		Edgefield	South Carolina
1123	Boston-Worcester-Lowell, MA NECMA	Bristol	Massachusetts
		Essex	Massachusetts
		Middlesex	Massachusetts
		Norfolk	Massachusetts
		Plymouth	Massachusetts
		Suffolk	Massachusetts
		Worcester	Massachusetts
		Hillsborough	New Hampshire
		Rockingham	New Hampshire
		Strafford	New Hampshire
1520	Charlotte-Gastonia-Rock Hill, NC-SC MSA	Cabarrus	North Carolina
		Gaston	North Carolina
		Lincoln	North Carolina
		Mecklenburg	North Carolina
		Rowan	North Carolina
		Union	North Carolina
		York	South Carolina
1560	Chattanooga, TN-GA MSA	Catoosa	Georgia
		Dade	Georgia
		Walker	Georgia
		Hamilton	Tennessee
		Marion	Tennessee
1640	Cincinnati, OH-KY-IN PMSA	Dearborn	Indiana
		Ohio	Indiana
		Boone	Kentucky
		Campbell	Kentucky
		Gallatin	Kentucky
		Grant	Kentucky
		Kenton	Kentucky
		Pendleton	Kentucky
		Brown	Ohio
		Clermont	Ohio
		Hamilton	Ohio
		Warren	Ohio

TABLE A-5 (continued)

MULTI-STATE METROPOLITAN AREAS

MSA/PMSA/ NECMA CODE*	Metropolitan Area	County	
		Name	State
1660	Clarksville-Hopkinsville, TN-KY MSA	Christian Montgomery	Kentucky Tennessee
1800	Columbus, GA-AL MSA	Russell Chattahoochee Harris Muscogee	Alabama Georgia Georgia Georgia
1900	Cumberland, MD-WV MSA	Allegany Mineral	Maryland West Virginia
1960	Davenport-Moline-Rock Island, IA-IL MSA	Henry Rock Island Scott	Illinois Illinois Iowa
2240	Duluth-Superior, MN-WI MSA	St. Louis Douglas	Minnesota Wisconsin
2440	Evansville-Henderson, IN-KY MSA	Posey Vanderburgh Warrick Henderson	Indiana Indiana Indiana Kentucky
2520	Fargo-Moorhead, ND-MN MSA	Clay Cass	Minnesota North Dakota
2720	Fort Smith, AR-OK MSA	Crawford Sebastian Sequoyah	Arkansas Arkansas Oklahoma
2985	Grand Forks, ND-MN MSA	Polk Grand Forks	Minnesota North Dakota
3400	Huntington-Ashland, WV-KY-OH MSA	Boyd Carter Greenup Lawrence Cabell Wayne	Kentucky Kentucky Kentucky Ohio West Virginia West Virginia

TABLE A-5 (continued)

MULTI-STATE METROPOLITAN AREAS

MSA/PMSA/ NECMA CODE*	Metropolitan Area	County	
		Name	State
3660	Johnson City-Kingsport-Bristol, TN-VA MSA	Carter	Tennessee
		Hawkins	Tennessee
		Sullivan	Tennessee
		Unicoi	Tennessee
		Washington	Tennessee
		Scott	Virginia
		Washington	Virginia
3760	Kansas City, MO-KS MSA	Bristol city	Virginia
		Johnson	Kansas
		Leavenworth	Kansas
		Miami	Kansas
		Wyandotte	Kansas
		Cass	Missouri
		Clay	Missouri
		Clinton	Missouri
		Jackson	Missouri
		Lafayette	Missouri
		Platte	Missouri
3870	La Crosse, WI-MN MSA	Ray	Missouri
		Houston	Minnesota
		La Crosse	Wisconsin
4120	Las Vegas, NV-AZ MSA	Mohave	Arizona
		Clark	Nevada
		Nye	Nevada
4520	Louisville, KY-IN MSA	Clark	Indiana
		Floyd	Indiana
		Harrison	Indiana
		Scott	Indiana
		Bullitt	Kentucky
		Jefferson	Kentucky
4920	Memphis, TN-AR-MS MSA	Oldham	Kentucky
		Crittenden	Arkansas
		DeSoto	Mississippi
		Fayette	Tennessee
		Shelby	Tennessee
		Tipton	Tennessee

TABLE A-5 (continued)

MULTI-STATE METROPOLITAN AREAS

MSA/PMSA/ NECMA CODE*	Metropolitan Area	County	
		Name	State
5120	Minneapolis-St. Paul, MN-WI MSA	Anoka	Minnesota
		Carver	Minnesota
		Chisago	Minnesota
		Dakota	Minnesota
		Hennepin	Minnesota
		Isanti	Minnesota
		Ramsey	Minnesota
		Scott	Minnesota
		Sherburne	Minnesota
		Washington	Minnesota
		Wright	Minnesota
		Pierce	Wisconsin
		St. Croix	Wisconsin
5660	Newburgh, NY-PA PMSA	Orange	New York
		Pike	Pennsylvania
5720	Norfolk-Virginia Beach-Newport News, VA-NC MSA	Currituck	North Carolina
		Gloucester	Virginia
		Isle of Wight	Virginia
		James City	Virginia
		Mathews	Virginia
		York	Virginia
		Chesapeake cit	Virginia
		Hampton city	Virginia
		Newport News	Virginia
		Norfolk city	Virginia
		Poquoson city	Virginia
		Portsmouth city	Virginia
		Suffolk city	Virginia
		Virginia Beach	Virginia
		Williamsburg ci	Virginia
5920	Omaha, NE-IA MSA	Pottawattamie	Iowa
		Cass	Nebraska
		Douglas	Nebraska
		Sarpy	Nebraska
		Washington	Nebraska

TABLE A-5 (continued)

MULTI-STATE METROPOLITAN AREAS

MSA/PMSA/ NECMA CODE*	Metropolitan Area	County	
		Name	State
6020	Parkersburg-Marietta, WV-OH MSA	Washington	Ohio
		Wood	West Virginia
6160	Philadelphia, PA-NJ PMSA	Burlington	New Jersey
		Camden	New Jersey
		Gloucester	New Jersey
		Salem	New Jersey
		Bucks	Pennsylvania
		Chester	Pennsylvania
		Delaware	Pennsylvania
		Montgomery	Pennsylvania
		Philadelphia	Pennsylvania
6440	Portland-Vancouver, OR-WA PMSA	Clackamas	Oregon
		Columbia	Oregon
		Multnomah	Oregon
		Washington	Oregon
		Yamhill	Oregon
		Clark	Washington
7040	St. Louis, MO-IL MSA	Clinton	Illinois
		Jersey	Illinois
		Madison	Illinois
		Monroe	Illinois
		St. Clair	Illinois
		Franklin	Missouri
		Jefferson	Missouri
		Lincoln	Missouri
		St. Charles	Missouri
		St. Louis	Missouri
		Warren	Missouri
		St. Louis city	Missouri
7720	Sioux City, IA-NE MSA	Woodbury	Iowa
		Dakota	Nebraska
8080	Steubenville-Weirton, OH-WV MSA	Jefferson	Ohio
		Brooke	West Virginia
		Hancock	West Virginia

TABLE A-5 (continued)

MULTI-STATE METROPOLITAN AREAS

MSA/PMSA/ NECMA CODE*	Metropolitan Area	County	
		Name	State
8360	Texarkana, TX-Texarkana, AR MSA	Miller Bowie	Arkansas Texas
8840	Washington, DC-MD-VA-WV PMSA **	District of Colu Calvert Charles Frederick Montgomery Prince George Arlington Clarke Culpeper Fairfax Fauquier King George Loudoun Prince William Spotsylvania Stafford Warren Alexandria city Fairfax city Falls Church cit Fredericksburg Manassas city Manassas Park Berkeley Jefferson	District of Columbia Maryland Maryland Maryland Maryland Maryland Virginia Virginia Virginia Virginia Virginia Virginia Virginia Virginia Virginia Virginia Virginia Virginia Virginia Virginia West Virginia West Virginia
9000	Wheeling, WV-OH MSA	Belmont Marshall Ohio	Ohio West Virginia West Virginia
9160	Wilmington-Newark, DE-MD PMSA	New Castle Cecil	Delaware Maryland

* MSA is Metropolitan Statistical Area, PMSA is Primary Metropolitan Statistical Area, NECMA is New England County Metropolitan Area, all as defined by the U.S. Office of Management and Budget on June 30, 1993.

**Treated as a state in Options 2 and 3.

TABLE A-6

MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART (*99* INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				Basic	Extended		Basic	Extended
ALABAMA	Autauga	REST OF AL	06	99	99	0.902	0.932	0.922
	Baldwin	MOBILE, AL	04	99	99	0.925	0.932	0.922
	Barbour	REST OF AL	06	99	99	0.902	0.932	0.922
	Bibb	REST OF AL	06	99	99	0.902	0.932	0.922
	Blount	REST OF AL	06	99	99	0.902	0.932	0.922
	Bullock	REST OF AL	06	99	99	0.902	0.932	0.922
	Butler	SOUTHEAST AL	03	99	99	0.922	0.932	0.922
	Calhoun	NORTH CENTRAL AL	02	99	99	0.920	0.932	0.922
	Chambers	REST OF AL	06	99	99	0.902	0.932	0.922
	Cherokee	REST OF AL	06	99	99	0.902	0.932	0.922
	Chilton	REST OF AL	06	99	99	0.902	0.932	0.922
	Choctaw	REST OF AL	06	99	99	0.902	0.932	0.922
	Clarke	REST OF AL	06	99	99	0.902	0.932	0.922
	Clay	REST OF AL	06	99	99	0.902	0.932	0.922
	Cleburne	REST OF AL	06	99	99	0.902	0.932	0.922
	Coffee	REST OF AL	06	99	99	0.902	0.932	0.922
	Colbert	NORTHWEST AL	01	99	99	0.939	0.932	0.922
	Conecuh	REST OF AL	06	99	99	0.902	0.932	0.922
	Coosa	REST OF AL	06	99	99	0.902	0.932	0.922
	Covington	SOUTHEAST AL	03	99	99	0.922	0.932	0.922
	Crenshaw	SOUTHEAST AL	03	99	99	0.922	0.932	0.922
	Cullman	REST OF AL	06	99	99	0.902	0.932	0.922
	Dale	REST OF AL	06	99	99	0.902	0.932	0.922
	Dallas	SOUTHEAST AL	03	99	99	0.922	0.932	0.922
	DeKalb	NORTH CENTRAL AL	02	99	99	0.920	0.932	0.922
	Elmore	REST OF AL	06	99	99	0.902	0.932	0.922
	Escambia	REST OF AL	06	99	99	0.902	0.932	0.922
	Etowah	NORTH CENTRAL AL	02	99	99	0.920	0.932	0.922
	Fayette	NORTH CENTRAL AL	02	99	99	0.920	0.932	0.922
	Franklin	NORTHWEST AL	01	99	99	0.939	0.932	0.922
	Geneva	REST OF AL	06	99	99	0.902	0.932	0.922
	Greene	REST OF AL	06	99	99	0.902	0.932	0.922
	Hale	REST OF AL	06	99	99	0.902	0.932	0.922
	Henry	REST OF AL	06	99	99	0.902	0.932	0.922
	Houston	SOUTHEAST AL	03	99	99	0.922	0.932	0.922

TABLE A-6

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
ALABAMA	Jackson	REST OF AL	06	99	99	0.902	0.932	0.922
	Jefferson	BIRMINGHAM, AL	05	99	05	0.957	0.932	0.957
	Lamar	REST OF AL	06	99	99	0.902	0.932	0.922
	Lauderdale	NORTHWEST AL	01	99	99	0.939	0.932	0.922
	Lawrence	NORTHWEST AL	01	99	99	0.939	0.932	0.922
	Lee	SOUTHEAST AL	03	99	99	0.922	0.932	0.922
	Limestone	NORTHWEST AL	01	99	99	0.939	0.932	0.922
	Lowndes	REST OF AL	06	99	99	0.902	0.932	0.922
	Macon	REST OF AL	06	99	99	0.902	0.932	0.922
	Madison	NORTHWEST AL	01	99	99	0.939	0.932	0.922
	Marengo	REST OF AL	06	99	99	0.902	0.932	0.922
	Marion	REST OF AL	06	99	99	0.902	0.932	0.922
	Marshall	NORTH CENTRAL AL	02	99	99	0.920	0.932	0.922
	Mobile	MOBILE, AL	04	99	99	0.925	0.932	0.922
	Monroe	REST OF AL	06	99	99	0.902	0.932	0.922
	Montgomery	SOUTHEAST AL	03	99	99	0.922	0.932	0.922
	Morgan	NORTHWEST AL	01	99	99	0.939	0.932	0.922
	Perry	REST OF AL	06	99	99	0.902	0.932	0.922
	Pickens	REST OF AL	06	99	99	0.902	0.932	0.922
	Pike	REST OF AL	06	99	99	0.902	0.932	0.922
	Randolph	REST OF AL	06	99	99	0.902	0.932	0.922
	Russell	SOUTHEAST AL	03	99	99	0.922	0.932	0.922
	Shelby	REST OF AL	06	99	99	0.902	0.932	0.922
	St. Clair	REST OF AL	06	99	99	0.902	0.932	0.922
	Sumter	REST OF AL	06	99	99	0.902	0.932	0.922
	Talladega	REST OF AL	06	99	99	0.902	0.932	0.922
	Tallapoosa	REST OF AL	06	99	99	0.902	0.932	0.922
	Tuscaloosa	NORTH CENTRAL AL	02	99	99	0.920	0.932	0.922
	Walker	REST OF AL	06	99	99	0.902	0.932	0.922
	Washington	REST OF AL	06	99	99	0.902	0.932	0.922
	Wilcox	REST OF AL	06	99	99	0.902	0.932	0.922
	Winston	REST OF AL	06	99	99	0.902	0.932	0.922
	ALASKA	STATEWIDE	01	01	01	1.128	1.128	1.128

TABLE A-6

MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
ARIZONA	Apache	REST OF AZ	99	99	99	0.988	0.995	0.995
	Cochise	REST OF AZ	99	99	99	0.988	0.995	0.995
	* Coconino	FLAGSTAFF, AZ	05	99	99	0.973	0.995	0.995
	* Coconino	REST OF AZ	99	99	99	0.988	0.995	0.995
	Gila	REST OF AZ	99	99	99	0.988	0.995	0.995
	Graham	REST OF AZ	99	99	99	0.988	0.995	0.995
	Greenlee	REST OF AZ	99	99	99	0.988	0.995	0.995
	* Maricopa	PHOENIX, AZ	01	99	99	1.002	0.995	0.995
	* Maricopa	REST OF AZ	99	99	99	0.988	0.995	0.995
	Mohave	REST OF AZ	99	99	99	0.988	0.995	0.995
	Navajo	REST OF AZ	99	99	99	0.988	0.995	0.995
	* Pima	TUCSON, AZ	02	99	99	0.980	0.995	0.995
	* Pima	REST OF AZ	99	99	99	0.988	0.995	0.995
	Pinal	REST OF AZ	99	99	99	0.988	0.995	0.995
	Santa Cruz	REST OF AZ	99	99	99	0.988	0.995	0.995
	* Yavapai	PRESCOTT, AZ	07	99	99	0.964	0.995	0.995
	* Yavapai	REST OF AZ	99	99	99	0.988	0.995	0.995
	* Yuma	YUMA, AZ	08	99	99	0.976	0.995	0.995
	* Yuma	REST OF AZ	99	99	99	0.988	0.995	0.995
ARKANSAS	STATEWIDE	STATEWIDE	13	13	13	0.887	0.887	0.887
CALIFORNIA	Alameda	OAKLAND/BERKLEY, CA	07	07	07	1.092	1.092	1.092
	Alpine	STOCKTON/SURR. CNT 'S, CA	08	99	99	0.998	1.007	1.003
	Amador	STOCKTON/SURR. CNTYS, CA	08	99	99	0.998	1.007	1.003
	Butte	NE RURAL, CA	02	99	99	0.952	1.007	1.003
	Calaveras	STOCKTON/SURR. CNTYS, CA	08	99	99	0.998	1.007	1.003
	Colusa	NE RURAL, CA	02	99	99	0.952	1.007	1.003
	Contra Costa	OAKLAND/BERKLEY, CA	07	07	07	1.092	1.092	1.092
	Del Norte	N. COASTAL CNTYS, CA	01	99	99	1.019	1.007	1.003
	El Dorado	SACRAMENTO/SURR. CNTYS, CA	04	99	99	1.020	1.007	1.003
	Fresno	FRESNO/MADERA, CA	11	99	99	0.971	1.007	1.003
	Glenn	NE RURAL, CA	02	99	99	0.952	1.007	1.003
	Humboldt	N. COASTAL CNTYS, CA	01	99	99	1.019	1.007	1.003
	Imperial	SAN DIEGO/IMPERIAL, CA	28	99	99	1.022	1.007	1.003

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				Basic	Extended		Basic	Extended
A-40	Inyo	SAN BERNADINO/E.CTRL CNTYS CA	15	99	99	1.019	1.007	1.003
	Kern	BAKERSFIELD, CA	14	99	99	0.994	1.007	1.003
	Kings	KINGS/TULARE, CA	13	99	99	0.955	1.007	1.003
	Lake	N. COASTAL CNTYS, CA	01	99	99	1.019	1.007	1.003
	Lassen	NE RURAL, CA	02	99	99	0.952	1.007	1.003
	Los Angeles	LOS ANGELES	18-25	18	18	1.103	1.103	1.103
	Madera	FRESNO/MADERA, CA	11	99	99	0.971	1.007	1.003
	Marin	MARIN/NAPA/SOLANO, CA	03	03	03	1.063	1.063	1.063
	Mariposa	MERCED/SURR.CNTYS, CA	10	99	99	0.977	1.007	1.003
	Mendocino	N. COASTAL CNTYS, CA	01	99	99	1.019	1.007	1.003
	Merced	MERCED/SURR.CNTYS, CA	10	99	99	0.977	1.007	1.003
	Modoc	NE RURAL, CA	02	99	99	0.952	1.007	1.003
	Mono	SAN BERNADINO/E.CTRL CNTYS CA	15	99	99	1.019	1.007	1.003
	Monterey	MONTEREY/SANTA CRUZ, CA	12	99	12	1.044	1.007	1.044
	Napa	MARIN/NAPA/SOLANO, CA	03	03	03	1.063	1.063	1.063
	Nevada	SACRAMENTO/SURR. CNTYS, CA	04	99	99	1.020	1.007	1.003
	Orange	ANAHEIM/SANTA ANA, CA	26	26	26	1.092	1.092	1.092
	Placer	SACRAMENTO/SURR. CNTYS, CA	04	99	99	1.020	1.007	1.003
	Plumas	NE RURAL, CA	02	99	99	0.952	1.007	1.003
	Riverside	RIVERSIDE, CA	27	99	99	1.014	1.007	1.003
	Sacramento	SACRAMENTO/SURR. CNTYS, CA	04	99	99	1.020	1.007	1.003
	San Benito	MONTEREY/SANTA CRUZ, CA	12	99	12	1.044	1.007	1.044
	San Bernardino	SAN BERNADINO/E.CTRL CNTYS CA	15	99	99	1.019	1.007	1.003
	San Diego	SAN DIEGO/IMPERIAL, CA	28	99	99	1.022	1.007	1.003
	San Francisco	SAN FRANCISCO, CA	05	05	05	1.153	1.153	1.153
	San Joaquin	STOCKTON/SURR. CNTYS, CA	08	99	99	0.998	1.007	1.003
	San Luis Obispo	SANTA BARBARA, CA	16	99	16	1.042	1.007	1.042
	San Mateo	SAN MATEO, CA	06	06	06	1.130	1.130	1.130
	Santa Barbara	SANTA BARBARA, CA	16	99	16	1.042	1.007	1.042
	Santa Clara	SANTA CLARA, CA	09	09	09	1.134	1.134	1.134
	Santa Cruz	MONTEREY/SANTA CRUZ, CA	12	99	12	1.044	1.007	1.044
	Shasta	NE RURAL, CA	02	99	99	0.952	1.007	1.003
	Sierra	NE RURAL, CA	02	99	99	0.952	1.007	1.003
	Siskiyou	NE RURAL, CA	02	99	99	0.952	1.007	1.003
	Solano	MARIN/NAPA/SOLANO, CA	03	03	03	1.063	1.063	1.063

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TABLE A-6

MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Sonoma	N. COASTAL CNTYS, CA	01	99	99	1.019	1.007	1.003
	Stanislaus	MERCED/SURR. CNTYS, CA	10	99	99	0.977	1.007	1.003
	Sutter	NE RURAL, CA	02	99	99	0.952	1.007	1.003
	Tehama	NE RURAL, CA	02	99	99	0.952	1.007	1.003
	Trinity	NE RURAL, CA	02	99	99	0.952	1.007	1.003
	Tulare	KINGS/TULARE, CA	13	99	99	0.955	1.007	1.003
	Tuolumne	STOCKTON/SURR. CNTYS, CA	08	99	99	0.998	1.007	1.003
	Ventura	VENTURA, CA	17	17	17	1.079	1.079	1.079
	Yolo	SACRAMENTO/SURR. CNTYS, CA	04	99	99	1.020	1.007	1.003
	Yuba	NE RURAL, CA	02	99	99	0.952	1.007	1.003
COLORADO	STATEWIDE	STATEWIDE	00	00	00	0.966	0.966	0.966
CONNECTICUT	* Fairfield	SW CT	02	99	02	1.143	1.106	1.146
	* Fairfield	S. CNTRL CT	03	99	02	1.123	1.106	1.146
	Hartford	NW AND N. CNTRL CT	01	99	99	1.092	1.106	1.093
	* Litchfield	NW AND N. CNTRL CT	01	99	99	1.092	1.106	1.093
	* Litchfield	SW CT	02	99	99	1.143	1.106	1.093
	Middlesex	EASTERN CT	04	99	99	1.072	1.106	1.093
	* New Haven	NW AND N. CNTRL CT	01	99	99	1.092	1.106	1.093
	* New Haven	S. CNTRL CT	03	99	99	1.123	1.106	1.093
	* New London	NW AND N. CNTRL CT	01	99	99	1.092	1.106	1.093
	* New London	EASTERN CT	04	99	99	1.072	1.106	1.093
	* Tolland	NW AND N. CNTRL CT	01	99	99	1.092	1.106	1.093
	* Tolland	EASTERN CT	04	99	99	1.072	1.106	1.093
	Windham	EASTERN CT	04	99	99	1.072	1.106	1.093
DELAWARE	STATEWIDE	STATEWIDE	01	01	01	1.015	1.015	1.015
DISTRICT OF COLUMBIA	Alexandria City	DC +MD/VA SUBURBS	01	01	01	1.105	1.105	1.105
	Arlington	DC +MD/VA SUBURBS	01	01	01	1.105	1.105	1.105
	District of Columbia	DC +MD/VA SUBURBS	01	01	01	1.105	1.105	1.105
	Fairfax	DC +MD/VA SUBURBS	01	01	01	1.105	1.105	1.105
	Fairfax City	DC +MD/VA SUBURBS	01	01	01	1.105	1.105	1.105
	Falls Church City	DC +MD/VA SUBURBS	01	01	01	1.105	1.105	1.105

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
FLORIDA	Montgomery	DC +MD/VA SUBURBS	01	01	01	1.105	1.105	1.105
	Prince George's	DC +MD/VA SUBURBS	01	01	01	1.105	1.105	1.105
	Alachua	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Baker	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Bay	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Bradford	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Brevard	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Broward	FORT LAUDERDALE, FL	03	03	03	1.055	1.055	1.055
	Calhoun	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Charlotte	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Citrus	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Clay	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Collier	FORT LAUDERDALE, FL	03	03	03	1.055	1.055	1.055
	Columbia	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Dade	MIAMI, FL	04	04	04	1.114	1.114	1.114
	DeSoto	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Dixie	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Duval	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Escambia	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Flagler	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Franklin	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Gadsden	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Gilchrist	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Glades	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Gulf	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Hamilton	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Hardee	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Hendry	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Hernando	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Highlands	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Hillsborough	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Holmes	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Indian River	FORT LAUDERDALE, FL	03	03	03	1.055	1.055	1.055
	Jackson	REST OF FLORIDA	01	99	99	0.969	0.984	0.984

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TABLE A-6

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Jefferson	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Lafayette	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Lake	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Lee	FORT LAUDERDALE, FL	03	03	03	1.055	1.055	1.055
	Leon	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Levy	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Liberty	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Madison	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Manatee	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Marion	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Martin	FORT LAUDERDALE, FL	03	03	03	1.055	1.055	1.055
	Monroe	MIAMI, FL	04	04	04	1.114	1.114	1.114
	Nassau	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Okaloosa	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Okeechobee	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Orange	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Osceola	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Palm Beach	FORT LAUDERDALE, FL	03	03	03	1.055	1.055	1.055
	Pasco	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Pinellas	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Polk	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Putnam	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Santa Rosa	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Sarasota	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Seminole	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	St. Johns	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	St. Lucie	FORT LAUDERDALE, FL	03	03	03	1.055	1.055	1.055
	Sumter	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Suwannee	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Taylor	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Union	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Volusia	N/NC FL CITIES	02	99	99	0.988	0.984	0.984
	Wakulla	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Walton	REST OF FLORIDA	01	99	99	0.969	0.984	0.984
	Washington	REST OF FLORIDA	01	99	99	0.969	0.984	0.984

TABLE A-6

MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
GEORGIA	Appling	REST OF GA	04	99	99	0.917	0.935	0.935
	Atkinson	REST OF GA	04	99	99	0.917	0.935	0.935
	Bacon	REST OF GA	04	99	99	0.917	0.935	0.935
	Baker	REST OF GA	04	99	99	0.917	0.935	0.935
	Baldwin	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Banks	REST OF GA	04	99	99	0.917	0.935	0.935
	Barrow	REST OF GA	04	99	99	0.917	0.935	0.935
	Bartow	REST OF GA	04	99	99	0.917	0.935	0.935
	Ben Hill	REST OF GA	04	99	99	0.917	0.935	0.935
	Berrien	REST OF GA	04	99	99	0.917	0.935	0.935
	Bibb	SMALL GA CITIES 02	02	99	99	0.951	0.935	0.935
	Bleckley	REST OF GA	04	99	99	0.917	0.935	0.935
	Brantley	REST OF GA	04	99	99	0.917	0.935	0.935
	Brooks	REST OF GA	04	99	99	0.917	0.935	0.935
	Bryan	REST OF GA	04	99	99	0.917	0.935	0.935
	Bulloch	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Burke	REST OF GA	04	99	99	0.917	0.935	0.935
	Butts	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Calhoun	REST OF GA	04	99	99	0.917	0.935	0.935
	Camden	REST OF GA	04	99	99	0.917	0.935	0.935
	Candler	REST OF GA	04	99	99	0.917	0.935	0.935
	Carroll	REST OF GA	04	99	99	0.917	0.935	0.935
	Catoosa	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Charlton	REST OF GA	04	99	99	0.917	0.935	0.935
	Chatham	SMALL GA CITIES 02	02	99	99	0.951	0.935	0.935
	Chattahoochee	REST OF GA	04	99	99	0.917	0.935	0.935
	Chattooga	REST OF GA	04	99	99	0.917	0.935	0.935
	Cherokee	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Clarke	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Clay	REST OF GA	04	99	99	0.917	0.935	0.935
	Clayton	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Clinch	REST OF GA	04	99	99	0.917	0.935	0.935
	Cobb	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Coffee	REST OF GA	04	99	99	0.917	0.935	0.935

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Colquitt	REST OF GA	04	99	99	0.917	0.935	0.935
	Columbia	REST OF GA	04	99	99	0.917	0.935	0.935
	Cook	REST OF GA	04	99	99	0.917	0.935	0.935
	Coweta	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Crawford	REST OF GA	04	99	99	0.917	0.935	0.935
	Crisp	REST OF GA	04	99	99	0.917	0.935	0.935
	Dade	REST OF GA	04	99	99	0.917	0.935	0.935
	Dawson	REST OF GA	04	99	99	0.917	0.935	0.935
	DeKalb	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Decatur	REST OF GA	04	99	99	0.917	0.935	0.935
	Dodge	REST OF GA	04	99	99	0.917	0.935	0.935
	Dooly	REST OF GA	04	99	99	0.917	0.935	0.935
	Dougherty	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Douglas	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Early	REST OF GA	04	99	99	0.917	0.935	0.935
	Echols	REST OF GA	04	99	99	0.917	0.935	0.935
	Effingham	REST OF GA	04	99	99	0.917	0.935	0.935
	Elbert	REST OF GA	04	99	99	0.917	0.935	0.935
	Emanuel	REST OF GA	04	99	99	0.917	0.935	0.935
	Evans	REST OF GA	04	99	99	0.917	0.935	0.935
	Fannin	REST OF GA	04	99	99	0.917	0.935	0.935
	Fayette	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Floyd	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Forsyth	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Franklin	REST OF GA	04	99	99	0.917	0.935	0.935
	Fulton	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Gilmer	REST OF GA	04	99	99	0.917	0.935	0.935
	Glascok	REST OF GA	04	99	99	0.917	0.935	0.935
	Glynn	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Gordon	REST OF GA	04	99	99	0.917	0.935	0.935
	Grady	REST OF GA	04	99	99	0.917	0.935	0.935
	Greene	REST OF GA	04	99	99	0.917	0.935	0.935
	Gwinnett	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Habersham	REST OF GA	04	99	99	0.917	0.935	0.935
	Hall	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Hancock	REST OF GA	04	99	99	0.917	0.935	0.935
	Haralson	REST OF GA	04	99	99	0.917	0.935	0.935
	Harris	REST OF GA	04	99	99	0.917	0.935	0.935
	Hart	REST OF GA	04	99	99	0.917	0.935	0.935
	Heard	REST OF GA	04	99	99	0.917	0.935	0.935
	Henry	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Houston	SMALL GA CITIES 02	02	99	99	0.951	0.935	0.935
	Irwin	REST OF GA	04	99	99	0.917	0.935	0.935
	Jackson	REST OF GA	04	99	99	0.917	0.935	0.935
	Jasper	REST OF GA	04	99	99	0.917	0.935	0.935
	Jeff Davis	REST OF GA	04	99	99	0.917	0.935	0.935
	Jefferson	REST OF GA	04	99	99	0.917	0.935	0.935
	Jenkins	REST OF GA	04	99	99	0.917	0.935	0.935
	Johnson	REST OF GA	04	99	99	0.917	0.935	0.935
	Jones	REST OF GA	04	99	99	0.917	0.935	0.935
	Lamar	REST OF GA	04	99	99	0.917	0.935	0.935
	Lanier	REST OF GA	04	99	99	0.917	0.935	0.935
	Laurens	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Lee	REST OF GA	04	99	99	0.917	0.935	0.935
	Liberty	REST OF GA	04	99	99	0.917	0.935	0.935
	Lincoln	REST OF GA	04	99	99	0.917	0.935	0.935
	Long	REST OF GA	04	99	99	0.917	0.935	0.935
	Lowndes	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Lumpkin	REST OF GA	04	99	99	0.917	0.935	0.935
	Macon	REST OF GA	04	99	99	0.917	0.935	0.935
	Madison	REST OF GA	04	99	99	0.917	0.935	0.935
	Marion	REST OF GA	04	99	99	0.917	0.935	0.935
	McDuffie	REST OF GA	04	99	99	0.917	0.935	0.935
	McIntosh	REST OF GA	04	99	99	0.917	0.935	0.935
	Meriwether	RES. OF GA	04	99	99	0.917	0.935	0.935
	Miller	REST OF GA	04	99	99	0.917	0.935	0.935
	Mitchell	REST OF GA	04	99	99	0.917	0.935	0.935
	Monroe	REST OF GA	04	99	99	0.917	0.935	0.935
	Montgomery	REST OF GA	04	99	99	0.917	0.935	0.935
	Morgan	REST OF GA	04	99	99	0.917	0.935	0.935

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				<u>Basic</u>	<u>Extended</u>		<u>Basic</u>	<u>Extended</u>
	Murray	REST OF GA	04	99	99	0.917	0.935	0.935
	Muscogee	SMALL GA CITIES 02	02	99	99	0.951	0.935	0.935
	Newton	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Oconee	REST OF GA	04	99	99	0.917	0.935	0.935
	Oglethorpe	REST OF GA	04	99	99	0.917	0.935	0.935
	Paulding	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Peach	REST OF GA	04	99	99	0.917	0.935	0.935
	Pickens	REST OF GA	04	99	99	0.917	0.935	0.935
	Pierce	REST OF GA	04	99	99	0.917	0.935	0.935
	Pike	REST OF GA	04	99	99	0.917	0.935	0.935
	Polk	REST OF GA	04	99	99	0.917	0.935	0.935
	Pulaski	REST OF GA	04	99	99	0.917	0.935	0.935
	Putnam	REST OF GA	04	99	99	0.917	0.935	0.935
	Quitman	REST OF GA	04	99	99	0.917	0.935	0.935
	Rabun	REST OF GA	04	99	99	0.917	0.935	0.935
	Randolph	REST OF GA	04	99	99	0.917	0.935	0.935
	Richmond	SMALL GA CITIES 02	02	99	99	0.951	0.935	0.935
	Rockdale	ATLANTA, GA	01	01	01	1.011	1.011	1.011
	Schley	REST OF GA	04	99	99	0.917	0.935	0.935
	Screven	REST OF GA	04	99	99	0.917	0.935	0.935
	Seminole	REST OF GA	04	99	99	0.917	0.935	0.935
	Spalding	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Stephens	REST OF GA	04	99	99	0.917	0.935	0.935
	Stewart	REST OF GA	04	99	99	0.917	0.935	0.935
	Sumter	REST OF GA	04	99	99	0.917	0.935	0.935
	Talbot	REST OF GA	04	99	99	0.917	0.935	0.935
	Taliaferro	REST OF GA	04	99	99	0.917	0.935	0.935
	Tattnall	REST OF GA	04	99	99	0.917	0.935	0.935
	Taylor	REST OF GA	04	99	99	0.917	0.935	0.935
	Telfair	REST OF GA	04	99	99	0.917	0.935	0.935
	Terrell	REST OF GA	04	99	99	0.917	0.935	0.935
	Thomas	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Tift	REST OF GA	04	99	99	0.917	0.935	0.935
	Toombs	REST OF GA	04	99	99	0.917	0.935	0.935
	Towns	REST OF GA	04	99	99	0.917	0.935	0.935

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Treutlen	REST OF GA	04	99	99	0.917	0.935	0.935
	Troup	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Turner	REST OF GA	04	99	99	0.917	0.935	0.935
	Twiggs	REST OF GA	04	99	99	0.917	0.935	0.935
	Union	REST OF GA	04	99	99	0.917	0.935	0.935
	Upson	REST OF GA	03	99	99	0.929	0.935	0.935
	Walker	SMALL GA CITIES 03	01	01	01	1.011	1.011	1.011
	Walton	ATLANTA, GA	03	99	99	0.929	0.935	0.935
	Ware	SMALL GA CITIES 03	04	99	99	0.917	0.935	0.935
	Warren	REST OF GA	04	99	99	0.917	0.935	0.935
	Washington	REST OF GA	04	99	99	0.917	0.935	0.935
	Wayne	REST OF GA	04	99	99	0.917	0.935	0.935
	Webster	REST OF GA	04	99	99	0.917	0.935	0.935
	Wheeler	REST OF GA	04	99	99	0.917	0.935	0.935
	White	REST OF GA	04	99	99	0.917	0.935	0.935
	Whitfield	SMALL GA CITIES 03	03	99	99	0.929	0.935	0.935
	Wilcox	REST OF GA	04	99	99	0.917	0.935	0.935
	Wilkes	REST OF GA	04	99	99	0.917	0.935	0.935
	Wilkinson	REST OF GA	04	99	99	0.917	0.935	0.935
	Worth	REST OF GA	04	99	99	0.917	0.935	0.935
HAWAII/GUAM	STATEWIDE	HAWAII/GUAM	01	01	01	1.086	1.086	1.086
IDAHO	Ada	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Adams	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Bannock	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Bear Lake	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Benehah	NORTH IDAHO	12	99	99	0.901	0.911	0.911
	Bingham	NORTH IDAHO	11	99	99	0.914	0.911	0.911
	Blaine	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Boise	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Bonner	NORTH IDAHO	12	99	99	0.901	0.911	0.911
	Bonneville	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Boundary	NORTH IDAHO	12	99	99	0.901	0.911	0.911
	Butte	SOUTH IDAHO	11	99	99	0.914	0.911	0.911

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				Basic	Extended		Basic	Extended
IDAHO	Camas	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Canyon	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Caribou	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Cassia	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Clark	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Clearwater	NORTH IDAHO	12	99	99	0.901	0.911	0.911
	Custer	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Elmore	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Franklin	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Fremont	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Gem	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Gooding	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Idaho	NORTH IDAHO	12	99	99	0.901	0.911	0.911
	Jefferson	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Jerome	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Kootenai	NORTH IDAHO	12	99	99	0.901	0.911	0.911
	Latah	NORTH IDAHO	12	99	99	0.901	0.911	0.911
	Lemhi	NORTH IDAHO	12	99	99	0.901	0.911	0.911
	Lewis	NORTH IDAHO	12	99	99	0.901	0.911	0.911
	Lincoln	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Madison	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Minidoka	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Nez Perce	NORTH IDAHO	12	99	99	0.901	0.911	0.911
	Oneida	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Owyhee	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Payette	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Power	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Shoshone	NORTH IDAHO	12	99	99	0.901	0.911	0.911
	Teton	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Twin Falls	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Valley	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
	Washington	SOUTH IDAHO	11	99	99	0.914	0.911	0.911
ILLINOIS	Adams	QUINCY, IL	07	99	99	0.886	0.924	0.913
	Alexander	SOUTHERN IL	14	99	99	0.889	0.924	0.913

TABLE A-6

MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Bond	EAST ST. LOUIS, IL	12	12	12	0.974	0.974	0.974
	Boone	ROCKFORD, IL	02	99	02	0.955	0.924	0.955
	Brown	QUINCY, IL	07	99	99	0.886	0.924	0.913
	Bureau	DE KALB, IL	03	99	99	0.912	0.924	0.913
	Calhoun	EAST ST. LOUIS, IL	12	12	12	0.974	0.974	0.974
	Carroll	NORTHWEST, IL	01	99	99	0.896	0.924	0.913
	Cass	QUINCY, IL	07	99	99	0.886	0.924	0.913
	Champaign	CHAMPAIGN-URBANA, IL	10	99	99	0.927	0.924	0.913
	Christian	SPRINGFIELD, IL	09	99	09	0.961	0.924	0.961
	Clark	DECATUR, IL	11	99	99	0.918	0.924	0.913
	Clay	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Clinton	EAST ST. LOUIS, IL	12	12	12	0.974	0.974	0.974
	Coles	DECATUR, IL	11	99	99	0.918	0.924	0.913
	Cook	CHICAGO, IL	16	16	16	1.066	1.066	1.066
	Crawford	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Cumberland	DECATUR, IL	11	99	99	0.918	0.924	0.913
	De Witt	NORMAL, IL	08	99	99	0.926	0.924	0.913
	DeKalb	DE KALB, IL	03	99	99	0.912	0.924	0.913
	Douglas	DECATUR, IL	11	99	99	0.918	0.924	0.913
	DuPage	SUBURBAN CHICAGO, IL	15	15	15	1.050	1.050	1.050
	Edgar	DECATUR, IL	11	99	99	0.918	0.924	0.913
	Edwards	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Effingham	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Fayette	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Ford	KANKAKEE, IL	06	99	99	0.924	0.924	0.913
	Franklin	SOUTHERN IL	14	99	99	0.889	0.924	0.913
	Fulton	NORMAL, IL	08	99	99	0.926	0.924	0.913
	Gallatin	SOUTHERN IL	14	99	99	0.889	0.924	0.913
	Greene	QUINCY, IL	07	99	99	0.886	0.924	0.913
	Grundy	DE KALB, IL	03	99	99	0.912	0.924	0.913
	Hamilton	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Hancock	QUINCY, IL	07	99	99	0.886	0.924	0.913
	Hardin	SOUTHERN IL	14	99	99	0.889	0.924	0.913
	Henderson	ROCK ISLAND, IL	04	99	99	0.914	0.924	0.913
	Henry	ROCK ISLAND, IL	04	99	99	0.914	0.924	0.913

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Iroquois	KANKAKEE, IL	06	99	99	0.924	0.924	0.913
	Jackson	SOUTHERN IL	14	99	99	0.889	0.924	0.913
	Jasper	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Jefferson	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Jersey	EAST ST. LOUIS, IL	12	12	12	0.974	0.974	0.974
	Jo Daviess	NORTHWEST, IL	01	99	99	0.896	0.924	0.913
	Johnson	SOUTHERN IL	14	99	99	0.889	0.924	0.913
	Kane	SUBURBAN CHICAGO, IL	15	15	15	1.050	1.050	1.050
	Kankakee	KANKAKEE, IL	06	99	99	0.924	0.924	0.913
	Kendall	DE KALB, IL	03	99	99	0.912	0.924	0.913
	Knox	ROCK ISLAND, IL	04	99	99	0.914	0.924	0.913
	La Salle	DE KALB, IL	03	99	99	0.912	0.924	0.913
	Lake	SUBURBAN CHICAGO, IL	15	15	15	1.050	1.050	1.050
	Lawrence	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Lee	DE KALB, IL	03	99	99	0.912	0.924	0.913
	Livingston	KANKAKEE, IL	06	99	99	0.924	0.924	0.913
	Logan	NORMAL, IL	08	99	99	0.926	0.924	0.913
	Macon	DECATUR, IL	11	99	99	0.918	0.924	0.913
	Macoupin	EAST ST. LOUIS, IL	12	12	12	0.974	0.974	0.974
	Madison	EAST ST. LOUIS, IL	12	12	12	0.974	0.974	0.974
	Marion	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Marshall	PEORIA, IL	05	99	99	0.938	0.924	0.913
	Mason	NORMAL, IL	08	99	99	0.926	0.924	0.913
	Massac	SOUTHERN IL	14	99	99	0.889	0.924	0.913
	McDonough	QUINCY, IL	07	99	99	0.886	0.924	0.913
	McHenry	ROCKFORD, IL	02	99	02	0.955	0.924	0.955
	McLean	NORMAL, IL	08	99	99	0.926	0.924	0.913
	Menard	SPRINGFIELD, IL	09	99	09	0.961	0.924	0.961
	Mercer	ROCK ISLAND, IL	04	99	99	0.914	0.924	0.913
	Monroe	EAST ST. LOUIS, IL	12	12	12	0.974	0.974	0.974
	Montgomery	EAST ST. LOUIS, IL	12	12	12	0.974	0.974	0.974
	Morgan	QUINCY, IL	07	99	99	0.886	0.924	0.913
	Moultrie	DECATUR, IL	11	99	99	0.918	0.924	0.913
	Ogle	NORTHWEST, IL	01	99	99	0.896	0.924	0.913
	Peoria	PEORIA, IL	05	99	99	0.938	0.924	0.913

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
ILLINOIS	Perry	SOUTHERN IL	14	99	99	0.889	0.924	0.913
	Piatt	CHAMPAIGN-URBANA, IL	10	99	99	0.927	0.924	0.913
	Pike	QUINCY, IL	07	99	99	0.886	0.924	0.913
	Pope	SOUTHERN IL	14	99	99	0.889	0.924	0.913
	Pulaski	SOUTHERN IL	14	99	99	0.889	0.924	0.913
	Putnam	DE KALB, IL	03	99	99	0.912	0.924	0.913
	Randolph	EAST ST. LOUIS, IL	12	12	12	0.974	0.974	0.974
	Richland	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Rock Island	ROCK ISLAND, IL	04	99	99	0.914	0.924	0.913
	Saline	SOUTHERN IL	14	99	99	0.889	0.924	0.913
	Sangamon	SPRINGFIELD, IL	09	99	09	0.961	0.924	0.961
	Schuyler	QUINCY, IL	07	99	99	0.886	0.924	0.913
	Scott	QUINCY, IL	07	99	99	0.886	0.924	0.913
	Shelby	DECATUR, IL	11	99	99	0.918	0.924	0.913
	St. Clair	EAST ST. LOUIS, IL	12	12	12	0.974	0.974	0.974
	Stark	ROCK ISLAND, IL	04	99	99	0.914	0.924	0.913
	Stephenson	NORTHWEST, IL	01	99	99	0.896	0.924	0.913
	Tazewell	NORMAL, IL	08	99	99	0.926	0.924	0.913
	Union	SOUTHERN IL	14	99	99	0.889	0.924	0.913
	Vermilion	CHAMPAIGN-URBANA, IL	10	99	99	0.927	0.924	0.913
	Wabash	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Warren	ROCK ISLAND, IL	04	99	99	0.914	0.924	0.913
	Washington	EAST ST. LOUIS, IL	12	12	12	0.974	0.974	0.974
	Wayne	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	White	SOUTHEAST IL	13	99	99	0.882	0.924	0.913
	Whiteside	DE KALB, IL	03	99	99	0.912	0.924	0.913
	Will	SUBURBAN CHICAGO, IL	15	15	15	1.050	1.050	1.050
	Williamson	SOUTHERN IL	14	99	99	0.889	0.924	0.913
	Winnebago	ROCKFORD, IL	02	99	02	0.955	0.924	0.955
	Woodford	PEORIA, IL	05	99	99	0.938	0.924	0.913
INDIANA	Adams	REST OF IN	03	99	99	0.901	0.925	0.925
	Allen	METROPOLITAN IN	01	99	99	0.938	0.925	0.925
	Bartholomew	URBAN IN	02	99	99	0.912	0.925	0.925
	Benton	REST OF IN	03	99	99	0.901	0.925	0.925

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Blackford	REST OF IN	03	99	99	0.901	0.925	0.925
	Boone	REST OF IN	03	99	99	0.901	0.925	0.925
	Brown	REST OF IN	03	99	99	0.901	0.925	0.925
	Carroll	URBAN IN	02	99	99	0.912	0.925	0.925
	Cass	URBAN IN	02	99	99	0.912	0.925	0.925
	Clark	URBAN IN	02	99	99	0.912	0.925	0.925
	Clay	REST OF IN	03	99	99	0.901	0.925	0.925
	Clinton	REST OF IN	03	99	99	0.901	0.925	0.925
	Crawford	REST OF IN	03	99	99	0.901	0.925	0.925
	Davies	URBAN IN	02	99	99	0.912	0.925	0.925
	De Kalb	REST OF IN	03	99	99	0.901	0.925	0.925
	Dearborn	REST OF IN	03	99	99	0.901	0.925	0.925
	Decatur	REST OF IN	03	99	99	0.901	0.925	0.925
	Delaware	METROPOLITAN IN	01	99	99	0.938	0.925	0.925
	Dubois	REST OF IN	03	99	99	0.901	0.925	0.925
	Elkhart	URBAN IN	02	99	99	0.912	0.925	0.925
	Fayette	REST OF IN	03	99	99	0.901	0.925	0.925
	Floyd	URBAN IN	02	99	99	0.912	0.925	0.925
	Fountain	REST OF IN	03	99	99	0.901	0.925	0.925
	Franklin	REST OF IN	03	99	99	0.901	0.925	0.925
	Fulton	REST OF IN	03	99	99	0.901	0.925	0.925
	Gibson	REST OF IN	03	99	99	0.901	0.925	0.925
	Grant	URBAN IN	02	99	99	0.912	0.925	0.925
	Greene	REST OF IN	03	99	99	0.901	0.925	0.925
	Hamilton	REST OF IN	03	99	99	0.901	0.925	0.925
	Hancock	URBAN IN	02	99	99	0.912	0.925	0.925
	Harrison	REST OF IN	03	99	99	0.901	0.925	0.925
	Hendricks	URBAN IN	02	99	99	0.912	0.925	0.925
	Henry	URBAN IN	02	99	99	0.912	0.925	0.925
	Howard	URBAN IN	02	99	99	0.912	0.925	0.925
	Huntington	REST OF IN	03	99	99	0.901	0.925	0.925
	Jackson	REST OF IN	03	99	99	0.901	0.925	0.925
	Jasper	REST OF IN	03	99	99	0.901	0.925	0.925
	Jay	REST OF IN	03	99	99	0.901	0.925	0.925
	Jefferson	REST OF IN	03	99	99	0.901	0.925	0.925

MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ('99' INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
MISSISSIPPI	Starke	REST OF IN	03	99	99	0.901	0.925	0.925
	Steuben	REST OF IN	03	99	99	0.901	0.925	0.925
	Sullivan	REST OF IN	03	99	99	0.901	0.925	0.925
	Switzerland	REST OF IN	03	99	99	0.901	0.925	0.925
	Tippecanoe	URBAN IN	02	99	99	0.912	0.925	0.925
	Tipton	REST OF IN	03	99	99	0.901	0.925	0.925
	Union	REST OF IN	03	99	99	0.901	0.925	0.925
	Vanderburgh	METROPOLITAN IN	01	99	99	0.938	0.925	0.925
	Vermillion	REST OF IN	03	99	99	0.901	0.925	0.925
	Vigo	URBAN IN	02	99	99	0.912	0.925	0.925
	Wabash	REST OF IN	03	99	99	0.901	0.925	0.925
	Warren	REST OF IN	03	99	99	0.901	0.925	0.925
	Warlick	REST OF IN	03	99	99	0.901	0.925	0.925
	Washington	REST OF IN	03	99	99	0.901	0.925	0.925
	Wayne	URBAN IN	02	99	99	0.912	0.925	0.925
	Wells	URBAN IN	02	99	99	0.912	0.925	0.925
	White	REST OF IN	03	99	99	0.901	0.925	0.925
	Whitley	REST OF IN	03	99	99	0.901	0.925	0.925
IOWA	STATEWIDE	STATEWIDE	00	00	00	0.912	0.912	0.912
KANSAS	Allen	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Anderson	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Atchison	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Barber	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Barton	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Bourbon	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Brown	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Butler	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Chase	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Chautauqua	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Cherokee	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Cheyenne	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Clark	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Clay	REST OF KANSAS	01	99	99	0.936	0.945	0.936

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Cloud	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Coffey	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Comanche	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Cowley	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Crawford	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Decatur	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Dickinson	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Doniphan	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Douglas	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Edwards	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Elk	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Ellis	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Ellsworth	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Finney	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Ford	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Franklin	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Geary	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Gove	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Graham	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Grant	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Gray	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Greeley	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Greenwood	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Hamilton	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Harper	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Harvey	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Haskell	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Hodgeman	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Jackson	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Jefferson	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Jewell	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Johnson	SUBURBAN KANSAS CITY, KANSAS	04	99	05	0.982	0.945	0.982
	Kearny	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Kingman	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Kiowa	REST OF KANSAS	01	99	99	0.936	0.945	0.936

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Labette	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Lane	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Leavenworth	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Lincoln	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Linn	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Logan	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Lyon	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Marion	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Marshall	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	McPherson	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Meade	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Miami	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Mitchell	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Montgomery	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Morris	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Morton	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Nemaha *	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Neosho	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Ness	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Norton	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Osage	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Osborne	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Ottawa	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Pawnee	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Phillips	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Pottawatomie	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Pratt	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Rawlins	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Reno	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Republic	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Rice	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Riley	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Rooks	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Rush	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Russell	REST OF KANSAS	01	99	99	0.936	0.945	0.936

TABLE A-6

MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				Basic	Extended		Basic	Extended
A-58	Saline	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Scott	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Sedgwick	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Seward	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Shawnee	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Sheridan	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Sherman	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Smith	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Stafford	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Stanton	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Stevens	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Sumner	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Thomas	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Trego	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Vabaunsee	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Wallace	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Washington	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Wichita	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Wilson	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Woodson	REST OF KANSAS	01	99	99	0.936	0.945	0.936
	Wyandotte	KANSAS CITY, KANSAS	05	99	05	0.982	0.945	0.982
KENTUCKY	Adair	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Allen	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Anderson	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Anderson	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Ballard	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Barren	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Barren	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Bath	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Bell	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Bell	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Boone	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Boone	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Bourbon	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
*	Bourbon	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Boyd	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	Boyd	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Boyle	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	Boyle	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Bracken	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Breathitt	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Breckinridge	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Bullitt	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	Bullitt	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Butler	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Caldwell	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Calloway	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	Calloway	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Campbell	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	Campbell	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Carlisle	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Carroll	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Carter	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	Carter	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Casey	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Christian	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	Christian	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Clark	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	Clark	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Clay	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Clinton	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Crittenden	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Cumberland	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Daviess	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	Daviess	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Edmonson	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Elliott	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Estill	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Fayette	LEXINGTON & LOUISVILLE, KY	01	99	01	0.946	0.921	0.946

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Fleming	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Floyd	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Floyd	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Franklin	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Franklin	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Fulton	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Gallatin	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Garrard	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Garrard	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Grant	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Graves	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Graves	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Grayson	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Green	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Greenup	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Greenup	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Hancock	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Hardin	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Hardin	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Harlan	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Harlan	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Harrison	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Hart	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Henderson	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Henderson	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Henry	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Hickman	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Hopkins	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Hopkins	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Jackson	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Jefferson	LEXINGTON & LOUISVILLE, KY	01	99	01	0.946	0.921	0.946
	* Jefferson	REST OF KENTUCKY	03	99	01	0.895	0.921	0.946
	* Jessamine	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Jessamine	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Johnson	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
A-61	* Kenton	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Kenton	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Knott	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Knox	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Larue	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Laurel	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Lawrence	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Lawrence	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Lee	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Leslie	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Letcher	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Letcher	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Lewis	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Lincoln	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Lincoln	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Livingston	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Logan	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Lyon	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Madison	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Madison	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Magoffin	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Marion	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Marshall	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Martin	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Mason	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* McCracken	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* McCracken	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	McCreary	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	McLean	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Meade	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Menifee	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Mercer	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Metcalfe	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Monroe	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Montgomery	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	* Montgomery	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Morgan	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Muhlenberg	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Nelson	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Nelson	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Nicholas	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Nicholas	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Ohio	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Oldham	LEXINGTON & LOUISVILLE, KY	01	99	99	0.946	0.921	0.904
	* Oldham	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Owen	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Owsley	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Pendleton	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Perry	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Perry	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Pike	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Pike	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Powell	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Powell	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Pulaski	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Robertson	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Rockcastle	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Rowan	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Rowan	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Russell	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Scott	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Scott	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Shelby	SM CITIES (CITY LIMITS) KY	02	99	99	0.906	0.921	0.904
	* Shelby	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Simpson	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Spencer	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Taylor	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Todd	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Todd	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Trigg	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904

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<u>State</u>	<u>County</u>	January 1, 1995 <u>Locality Name</u>	<u>Locality Number</u>			<u>GAF</u>		
			<u>1/1/95</u>	<u>Policy Option Basic</u>	<u>Policy Option Extended</u>	<u>1/1/95 Localities</u>	<u>Policy Option Basic</u>	<u>Policy Option Extended</u>
	Trimble	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Union	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Union	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Warren	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Warren	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Washington	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Wayne	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Webster	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Whitley	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	Wolfe	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904
	* Woodford	SM CITIES (CITY LIMITS) KY	02	99	99	0.908	0.921	0.904
	* Woodford	REST OF KENTUCKY	03	99	99	0.895	0.921	0.904

TABLE A-6

MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				Basic	Extended		Basic	Extended
LOUISIANA	Acadia	REST OF LA	50	99	99	0.915	0.926	0.926
	Allen	REST OF LA	50	99	99	0.915	0.926	0.926
	Ascension	REST OF LA	50	99	99	0.915	0.926	0.926
	Assumption	REST OF LA	50	99	99	0.915	0.926	0.926
	Avoyelles	REST OF LA	50	99	99	0.915	0.926	0.926
	Beauregard	REST OF LA	50	99	99	0.915	0.926	0.926
	Bienville	REST OF LA	50	99	99	0.915	0.926	0.926
	Bossier	SHREVEPORT, LA	02	99	99	0.935	0.926	0.926
	Caddo	SHREVEPORT, LA	02	99	99	0.935	0.926	0.926
	Calcasieu	LAKE CHARLES, LA	04	99	99	0.941	0.926	0.926
	Caldwell	REST OF LA	50	99	99	0.915	0.926	0.926
	Cameron	REST OF LA	50	99	99	0.915	0.926	0.926
	Catahoula	REST OF LA	50	99	99	0.915	0.926	0.926
	Claiborne	REST OF LA	50	99	99	0.915	0.926	0.926
	Concordia	REST OF LA	50	99	99	0.915	0.926	0.926
	De Soto	REST OF LA	50	99	99	0.915	0.926	0.926
	East Baton Rouge	BATON ROUGE, LA	03	99	99	0.944	0.926	0.926
	East Carroll	REST OF LA	50	99	99	0.915	0.926	0.926
	East Feliciana	REST OF LA	50	99	99	0.915	0.926	0.926
	Evangeline	REST OF LA	50	99	99	0.915	0.926	0.926
	Franklin	REST OF LA	50	99	99	0.915	0.926	0.926
	Grant	REST OF LA	50	99	99	0.915	0.926	0.926
	Iberia	LAFAYETTE, LA	06	99	99	0.921	0.926	0.926
	Iberville	REST OF LA	50	99	99	0.915	0.926	0.926
	Jackson	REST OF LA	50	99	99	0.915	0.926	0.926
	Jefferson	NEW ORLEANS, LA	01	01	01	0.977	0.977	0.977
	Jefferson Davis	REST OF LA	50	99	99	0.915	0.926	0.926
	La Salle	REST OF LA	50	99	99	0.915	0.926	0.926
	Lafayette	LAFAYETTE, LA	06	99	99	0.921	0.926	0.926
	Lafourche	REST OF LA	50	99	99	0.915	0.926	0.926
	Lincoln	REST OF LA	50	99	99	0.915	0.926	0.926
	Livingston	REST OF LA	50	99	99	0.915	0.926	0.926
	Madison	REST OF LA	50	99	99	0.915	0.926	0.926
	Morehouse	REST OF LA	50	99	99	0.915	0.926	0.926
	Natchitoches	REST OF LA	50	99	99	0.915	0.926	0.926

MAINE

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
MARYLAND	Knox	CENTRAL MAINE	02	99	99	0.938	0.937	0.937
	Lincoln	CENTRAL MAINE	02	99	99	0.938	0.937	0.937
	Oxford	CENTRAL MAINE	02	99	99	0.938	0.937	0.937
	Penobscot	NORTHERN MAINE	01	99	99	0.936	0.937	0.937
	Piscataquis	NORTHERN MAINE	01	99	99	0.936	0.937	0.937
	Sagadahoc	CENTRAL MAINE	02	99	99	0.938	0.937	0.937
	Somerset	NORTHERN MAINE	01	99	99	0.936	0.937	0.937
	Waldo	NORTHERN MAINE	01	99	99	0.936	0.937	0.937
	Washington	NORTHERN MAINE	01	99	99	0.936	0.937	0.937
	York	SOUTHERN MAINE	03	03	03	0.992	0.992	0.992
	Allegany	WESTERN MD	02	99	99	0.955	0.964	0.964
	Anne Arundel	BALTIMORE/SURR. CNTYS, MD	01	01	01	1.032	1.032	1.032
	Baltimore	BALTIMORE/SURR. CNTYS, MD	01	01	01	1.032	1.032	1.032
	Baltimore City	BALTIMORE/SURR. CNTYS, MD	01	01	01	1.032	1.032	1.032
	Calvert	SOUTH & E. SHORE MD	03	99	99	0.974	0.964	0.964
	Caroline	SOUTH & E. SHORE MD	03	99	99	0.974	0.964	0.964
	Carroll	BALTIMORE/SURR. CNTYS, MD	01	01	01	1.032	1.032	1.032
	Cecil	SOUTH & E. SHORE MD	03	99	99	0.974	0.964	0.964
	Charles	SOUTH & E. SHORE MD	03	99	99	0.974	0.964	0.964
	Dorchester	SOUTH & E. SHORE MD	03	99	99	0.974	0.964	0.964
	Frederick	WESTERN MD	02	99	99	0.955	0.964	0.964
	Garrett	WESTERN MD	02	99	99	0.955	0.964	0.964
	Harford	BALTIMORE/SURR. CNTYS, MD	01	01	01	1.032	1.032	1.032
	Howard	BALTIMORE/SURR. CNTYS, MD	01	01	01	1.032	1.032	1.032
	Kent	SOUTH & E. SHORE MD	03	99	99	0.974	0.964	0.964
	Queen Anne's	SOUTH & E. SHORE MD	03	99	99	0.974	0.964	0.964
	Somerset	SOUTH & E. SHORE MD	03	99	99	0.974	0.964	0.964
	St. Mary's	SOUTH & E. SHORE MD	03	99	99	0.974	0.964	0.964
	Talbot	SOUTH & E. SHORE MD	03	99	99	0.974	0.964	0.964
	Washington	WESTERN MD	02	99	99	0.955	0.964	0.964
	Wicomico	SOUTH & E. SHORE MD	03	99	99	0.974	0.964	0.964
	Worcester	SOUTH & E. SHORE MD	03	99	99	0.974	0.964	0.964
MASSACHUSETTS	Barnstable	MASS SUBURBS/RURAL CITIES	02	99	99	1.048	1.041	1.041

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART (*99* INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				Basic	Extended		Basic	Extended
	* Berkshire	URBAN MASS	01	99	99	1.084	1.041	1.041
	* Berkshire	MASS SUBURBS/RURAL CITIES	02	99	99	1.048	1.041	1.041
	* Bristol	URBAN MASS	01	99	99	1.084	1.041	1.041
	* Bristol	MASS SUBURBS/RURAL CITIES	02	99	99	1.048	1.041	1.041
	* Dukes	MASS SUBURBS/RURAL CITIES	02	99	99	1.048	1.041	1.041
	* Essex	URBAN MASS	01	99	99	1.084	1.041	1.041
	* Essex	MASS SUBURBS/RURAL CITIES	02	99	99	1.048	1.041	1.041
	* Franklin	MASS SUBURBS/RURAL CITIES	02	99	99	1.048	1.041	1.041
	* Hampden	URBAN MASS	01	99	99	1.084	1.041	1.041
	* Hampden	MASS SUBURBS/RURAL CITIES	02	99	99	1.048	1.041	1.041
	* Hampshire	URBAN MASS	01	99	99	1.084	1.041	1.041
	* Hampshire	MASS SUBURBS/RURAL CITIES	02	99	99	1.048	1.041	1.041
	* Middlesex	URBAN MASS	01	01	01	1.084	1.108	1.108
	* Middlesex	MASS SUBURBS/RURAL CITIES	02	01	01	1.048	1.108	1.108
	* Nantucket	MASS SUBURBS/RURAL CITIES	02	99	99	1.048	1.041	1.041
	* Norfolk	URBAN MASS	01	01	01	1.084	1.108	1.108
	* Norfolk	MASS SUBURBS/RURAL CITIES	02	01	01	1.048	1.108	1.108
	* Plymouth	URBAN MASS	01	99	99	1.084	1.041	1.041
	* Plymouth	MASS SUBURBS/RURAL CITIES	02	99	99	1.048	1.041	1.041
	* Suffolk	URBAN MASS	01	01	01	1.084	1.108	1.108
	* Worcester	URBAN MASS	01	99	99	1.084	1.041	1.041
	* Worcester	MASS SUBURBS/RURAL CITIES	02	99	99	1.048	1.041	1.041
MICHIGAN†	Alcona	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Alger	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Allegan	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Alpena	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Antrim	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Arenac	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Baraga	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Barry	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Bay	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Benzie	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Berrien	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Branch	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART (*99* INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				Basic	Extended		Basic	Extended
	Calhoun	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Cass	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Charlevoix	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Cheboygan	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Chippewa	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Clare	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Clinton	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Crawford	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Delta	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Dickinson	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Eaton	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Emmet	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Genesee	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Gladwin	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Gogebic	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Grand Traverse	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Gratiot	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Hillsdale	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Houghton	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Huron	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Ingham	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Ionia	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Iosco	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Iron	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Isabella	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Jackson	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Kalamazoo	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Kalkaska	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Kent	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Keweenaw	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Lake	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Lapeer	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Leelanau	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Lenawee	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Livingston	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS
 BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS.
 AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Luce	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Mackinac	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Macomb	DETROIT, MI	01	01	01	1.137	1.137	1.137
	Manistee	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Marquette	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Mason	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Mecosta	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Menominee	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Midland	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Missaukee	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Monroe	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Montcalm	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Montmorency	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Muskegon	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Newaygo	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Oakland	DETROIT, MI	01	01	01	1.137	1.137	1.137
	Oceana	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Ogemaw	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Ontonagon	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Osceola	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Oscoda	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Otsego	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Ottawa	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Presque Isle	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Roscommon	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Saginaw	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Sanilac	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Schoolcraft	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Shiawassee	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	St. Clair	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	St. Joseph	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Tuscola	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Van Buren	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
	Washtenaw	DETROIT, MI	01	01	01	1.137	1.137	1.137
	Wayne	DETROIT, MI	01	01	01	1.137	1.137	1.137

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Wexford	MICHIGAN, NOT DETROIT	02	99	99	1.013	1.012	1.012
MINNESOTA	STATEWIDE	STATEWIDE	00	00	00	0.961	0.961	0.961
MISSISSIPPI	Auam	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Alcorn	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Amite	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Attala	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Benton	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Bolivar	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Calhoun	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Carroll	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Chickasaw	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Choctaw	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Claiborne	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Clarke	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Clay	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Coahoma	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Copiah	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Covington	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	DeSoto	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Forrest	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Forrest	URBAN MISSISSIPPI	02	99	99	0.913	0.899	0.899
	Franklin	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	George	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Greene	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Grenada	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Hancock	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Hancock	URBAN MISSISSIPPI	02	99	99	0.913	0.899	0.899
	* Harrison	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Harrison	URBAN MISSISSIPPI	02	99	99	0.913	0.899	0.899
	* Hinds	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Hinds	URBAN MISSISSIPPI	02	99	99	0.913	0.899	0.899
	Holmes	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Humphreys	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Issaquena	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Itawamba	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Jackson	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Jackson	URBAN MISSISSIPPI	02	99	99	0.913	0.899	0.899
	Jasper	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Jefferson	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Jefferson Davis	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Jones	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Kemper	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Lafayette	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Lamar	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Lauderdale	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Lauderdale	URBAN MISSISSIPPI	02	99	99	0.913	0.899	0.899
	Lawrence	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Leake	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Lee	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Lee	URBAN MISSISSIPPI	02	99	99	0.913	0.899	0.899
	Leflore	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Lincoln	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Lowndes	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Madison	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Marion	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Marshall	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Monroe	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Montgomery	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Neshoba	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Newton	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Noxubee	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Oktibbeha	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Panola	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Pearl River	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Perry	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Pike	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Pontotoc	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Prentiss	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Quitman	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Rankin	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	* Rankin	URBAN MISSISSIPPI	02	99	99	0.913	0.899	0.899
	Scott	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Sharkey	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Simpson	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Smith	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Stone	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Sunflower	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Tallahatchie	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Tate	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Tippah	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Tishomingo	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Tunica	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Union	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Walshall	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Warren	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Washington	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Wayne	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Webster	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Wilkinson	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Winston	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Yalobusha	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
	Yazoo	REST OF MISSISSIPPI	01	99	99	0.883	0.899	0.899
MISSOURI	* Adair	SM E. CITIES, MO	02	99	99	0.897	0.911	0.911
	* Adair	REST OF MO	03	99	99	0.899	0.911	0.911
	Andrew	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Atchison	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Audrain	REST OF MO	03	99	99	0.899	0.911	0.911
	Barry	REST OF MO	03	99	99	0.899	0.911	0.911
	Barton	REST OF MO	03	99	99	0.899	0.911	0.911
	Bates	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Benton	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Bollinger	REST OF MO	03	99	99	0.899	0.911	0.911

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	* Boone	ST. LOUIS/LG E. CITIES, MO	01	99	99	0.968	0.911	0.911
	* Boone	REST OF MO	03	99	99	0.899	0.911	0.911
	Buchanan	ST JOSEPH, MO	01	99	99	0.920	0.911	0.911
	* Butler	SM E. CITIES, MO	02	99	99	0.897	0.911	0.911
	* Butler	REST OF MO	03	99	99	0.899	0.911	0.911
	Caldwell	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Callaway	REST OF MO	03	99	99	0.899	0.911	0.911
	Camden	REST OF MO	03	99	99	0.899	0.911	0.911
	* Cape Girardeau	SM E. CITIES, MO	02	99	99	0.897	0.911	0.911
	* Cape Girardeau	REST OF MO	03	99	99	0.899	0.911	0.911
	Carroll	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Carter	REST OF MO	03	99	99	0.899	0.911	0.911
	Cass	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Cedar	REST OF MO	03	99	99	0.899	0.911	0.911
	Chariton	REST OF MO	03	99	99	0.899	0.911	0.911
	Christian	REST OF MO	03	99	99	0.899	0.911	0.911
	Clark	REST OF MO	03	99	99	0.899	0.911	0.911
	Clay	N K.C. (CLAY/PLATTE), MO	02	01	01	0.983	0.983	0.983
	Clinton	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	* Cole	ST. LOUIS/LG E. CITIES, MO	01	99	99	0.968	0.911	0.911
	* Cole	REST OF MO	03	99	99	0.899	0.911	0.911
	Cooper	REST OF MO	03	99	99	0.899	0.911	0.911
	Crawford	REST OF MO	03	99	99	0.899	0.911	0.911
	Dade	REST OF MO	03	99	99	0.899	0.911	0.911
	Dallas	REST OF MO	03	99	99	0.899	0.911	0.911
	Daviess	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	DeKalb	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Dent	REST OF MO	03	99	99	0.899	0.911	0.911
	Douglas	REST OF MO	03	99	99	0.899	0.911	0.911
	Dunklin	REST OF MO	03	99	99	0.899	0.911	0.911
	Franklin	REST OF MO	03	99	99	0.899	0.911	0.911
	Gasconade	REST OF MO	03	99	99	0.899	0.911	0.911
	Gentry	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	* Greene	ST. LOUIS/LG E. CITIES, MO	01	99	99	0.968	0.911	0.911
	* Greene	REST OF MO	03	99	99	0.899	0.911	0.911

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Grundy	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Harrison	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Henry	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Hickory	REST OF MO	03	99	99	0.899	0.911	0.911
	Holt	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Howard	REST OF MO	03	99	99	0.899	0.911	0.911
	Howell	REST OF MO	03	99	99	0.899	0.911	0.911
	Iron	REST OF MO	03	99	99	0.899	0.911	0.911
	Jackson	K.C. (JACKSON CNTY), MO	03	01	01	0.983	0.983	0.983
	* Jasper	SM E. CITIES, MO	02	99	99	0.897	0.911	0.911
	* Jasper	REST OF MO	03	99	99	0.899	0.911	0.911
	Jefferson	ST. LOUIS/LG E. CITIES, MO	01	02	02	0.968	0.984	0.984
	Johnson	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Knox	REST OF MO	03	99	99	0.899	0.911	0.911
	Laclede	REST OF MO	03	99	99	0.899	0.911	0.911
	Lafayette	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Lawrence	REST OF MO	03	99	99	0.899	0.911	0.911
	Lewis	REST OF MO	03	99	99	0.899	0.911	0.911
	Lincoln	REST OF MO	03	99	99	0.899	0.911	0.911
	Linn	REST OF MO	03	99	99	0.899	0.911	0.911
	Livingston	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Macon	REST OF MO	03	99	99	0.899	0.911	0.911
	Madison	REST OF MO	03	99	99	0.899	0.911	0.911
	Maries	REST OF MO	03	99	99	0.899	0.911	0.911
	* Marion	SM E. CITIES, MO	02	99	99	0.897	0.911	0.911
	* Marion	REST OF MO	03	99	99	0.899	0.911	0.911
	McDonald	REST OF MO	03	99	99	0.899	0.911	0.911
	Mercer	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Miller	REST OF MO	03	99	99	0.899	0.911	0.911
	Mississippi	REST OF MO	03	99	99	0.899	0.911	0.911
	Moniteau	REST OF MO	03	99	99	0.899	0.911	0.911
	Monroe	REST OF MO	03	99	99	0.899	0.911	0.911
	Montgomery	REST OF MO	03	99	99	0.899	0.911	0.911
	Morgan	REST OF MO	03	99	99	0.899	0.911	0.911
	New Madrid	REST OF MO	03	99	99	0.899	0.911	0.911

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Newton	REST OF MO	03	99	99	0.899	0.911	0.911
	Nodaway	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Oregon	REST OF MO	03	99	99	0.899	0.911	0.911
	Osage	REST OF MO	03	99	99	0.899	0.911	0.911
	Ozark	REST OF MO	03	99	99	0.899	0.911	0.911
	Pemiscot	REST OF MO	03	99	99	0.899	0.911	0.911
	Perry	REST OF MO	03	99	99	0.899	0.911	0.911
	Pettis	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Phelps	REST OF MO	03	99	99	0.899	0.911	0.911
	Pike	REST OF MO	03	99	99	0.899	0.911	0.911
	Platte	N K.C. (CLAY/PLATTE), MO	02	01	01	0.983	0.983	0.983
	Polk	REST OF MO	03	99	99	0.899	0.911	0.911
	Pulaski	REST OF MO	03	99	99	0.899	0.911	0.911
	Putnam	REST OF MO	03	99	99	0.899	0.911	0.911
	Ralls	REST OF MO	03	99	99	0.899	0.911	0.911
	Randolph	REST OF MO	03	99	99	0.899	0.911	0.911
	Ray	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Reynolds	REST OF MO	03	99	99	0.899	0.911	0.911
	Ripley	REST OF MO	03	99	99	0.899	0.911	0.911
	Saline	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Schuyler	REST OF MO	03	99	99	0.899	0.911	0.911
	Scotland	REST OF MO	03	99	99	0.899	0.911	0.911
	* Scott	SM E. CITIES, MO	02	99	99	0.897	0.911	0.911
	* Scott	REST OF MO	03	99	99	0.899	0.911	0.911
	Shannon	REST OF MO	03	99	99	0.899	0.911	0.911
	Shelby	REST OF MO	03	99	99	0.899	0.911	0.911
	St. Charles	ST. LOUIS/LG E. CITIES, MO	01	02	02	0.968	0.984	0.984
	St. Clair	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	St. Francois	REST OF MO	03	99	99	0.899	0.911	0.911
	St. Louis	ST. LOUIS/LG E. CITIES, MO	01	02	02	0.968	0.984	0.984
	St. Louis City	ST. LOUIS/LG E. CITIES, MO	01	02	02	0.968	0.984	0.984
	Ste. Genevieve	REST OF MO	03	99	99	0.899	0.911	0.911
	Stoddard	REST OF MO	03	99	99	0.899	0.911	0.911
	Stone	REST OF MO	03	99	99	0.899	0.911	0.911
	Sullivan	REST OF MO	03	99	99	0.899	0.911	0.911

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				Basic	Extended		Basic	Extended
TEXAS	Taney	REST OF MO	03	99	99	0.899	0.911	0.911
	Texas	REST OF MO	03	99	99	0.899	0.911	0.911
	Vernon	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Warren	REST OF MO	03	99	99	0.899	0.911	0.911
	Washington	REST OF MO	03	99	99	0.899	0.911	0.911
	Wayne	REST OF MO	03	99	99	0.899	0.911	0.911
	Webster	REST OF MO	03	99	99	0.899	0.911	0.911
	Worth	RURAL NW COUNTIES, MO	06	99	99	0.913	0.911	0.911
	Wright	REST OF MO	03	99	99	0.899	0.911	0.911
MONTANA	STATEWIDE	STATEWIDE	01	01	01	0.907	0.907	0.907
NEBRASKA	STATEWIDE	STATEWIDE	00	00	00	0.894	0.894	0.894
NEVADA	Carson City	RENO, ET AL. (CITIES), NV	02	99	99	1.013	1.010	1.010
	Churchill	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	* Clark	LAS VEGAS, ET AL. (CITIES), NV	01	99	99	1.010	1.010	1.010
	* Clark	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	Douglas	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	* Elko	ELKO & ELY (CITIES), NV	03	99	99	0.980	1.010	1.010
	* Elko	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	Esmeralda	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	Eureka	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	Humboldt	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	Lander	RES. OF NEVADA	99	99	99	0.998	1.010	1.010
	Lincoln	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	Lyon	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	Mineral	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	Nye	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	Pershing	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	Storey	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	* Washoe	RENO, ET AL. (CITIES), NV	02	99	99	1.013	1.010	1.010
	* Washoe	REST OF NEVADA	99	99	99	0.998	1.010	1.010
	* White Pine	ELKO & ELY (CITIES), NV	03	99	99	0.980	1.010	1.010
	* White Pine	REST OF NEVADA	99	99	99	0.998	1.010	1.010

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
NEW HAMPSHIRE	STATEWIDE	STATEWIDE	40	40	40	1.003	1.003	1.003
NEW JERSEY	Atlantic	SOUTHERN NJ	03	99	99	1.035	1.051	1.051
	Bergen	NORTHERN NJ	01	01	01	1.109	1.109	1.109
	Burlington	MIDDLE NJ	02	99	99	1.062	1.051	1.051
	Camden	SOUTHERN NJ	03	99	99	1.035	1.051	1.051
	Cape May	SOUTHERN NJ	03	99	99	1.035	1.051	1.051
	Cumberland	SOUTHERN NJ	03	99	99	1.035	1.051	1.051
	Essex	NORTHERN NJ	01	01	01	1.109	1.109	1.109
	Gloucester	SOUTHERN NJ	03	99	99	1.035	1.051	1.051
	Hudson	NORTHERN NJ	01	01	01	1.109	1.109	1.109
	Hunterdon	NORTHERN NJ	01	01	01	1.109	1.109	1.109
	Mercer	MIDDLE NJ	02	99	99	1.062	1.051	1.051
	Middlesex	NORTHERN NJ	01	01	01	1.109	1.109	1.109
	Monmouth	MIDDLE NJ	02	99	99	1.062	1.051	1.051
	Morris	NORTHERN NJ	01	01	01	1.109	1.109	1.109
	Ocean	MIDDLE NJ	02	99	99	1.062	1.051	1.051
	Passaic	NORTHERN NJ	01	01	01	1.109	1.109	1.109
	Salem	SOUTHERN NJ	03	99	99	1.035	1.051	1.051
	Somerset	NORTHERN NJ	01	01	01	1.109	1.109	1.109
	Sussex	NORTHERN NJ	01	01	01	1.109	1.109	1.109
	Union	NORTHERN NJ	01	01	01	1.109	1.109	1.109
	Warren	NORTHERN NJ	01	01	01	1.109	1.109	1.109
NEW MEXICO	STATEWIDE	STATEWIDE	05	05	05	0.937	0.937	0.937
NEW YORK	* Albany	N. CENTRAL CITIES, NY	03	99	99	0.981	0.973	0.973
	* Albany	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Allegany	BUFFALO/SURR. CNTYS, NY	01	99	99	0.967	0.973	0.973
	Bronx	NYC SUBURBS/LONG I., NY	02	02	02	1.170	1.170	1.170
	* Broome	N. CENTRAL CITIES, NY	03	99	99	0.981	0.973	0.973
	* Broome	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Cattaraugus	BUFFALO/SURR. CNTYS, NY	01	99	99	0.967	0.973	0.973
	Cayuga	REST OF NEW YORK	04	99	99	0.960	0.973	0.973

TABLE A-6

MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				Basic	Extended		Basic	Extended
	Chautauqua	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Chemung	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Chenango	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Clinton	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Columbia	POUGHKPSIE/N NYC SUBURBS, NY	03	03	03	1.050	1.050	1.050
	Cortland	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Delaware	POUGHKPSIE/N NYC SUBURBS, NY	03	03	03	1.050	1.050	1.050
	Dutchess	POUGHKPSIE/N NYC SUBURBS, NY	03	03	03	1.050	1.050	1.050
	Erie	BUFFALO/SURR. CNTYS, NY	01	99	99	0.967	0.973	0.973
	Essex	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Franklin	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Fulton	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Genesee	BUFFALO/SURR. CNTYS, NY	01	99	99	0.967	0.973	0.973
	Greene	POUGHKPSIE/N NYC SUBURBS, NY	03	03	03	1.050	1.050	1.050
	Hamilton	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Herkimer	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Jefferson	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Kings	NYC SUBURBS/LONG I., NY	02	02	02	1.170	1.170	1.170
	Lewis	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Livingston	ROCHESTER/SURR. CNTYS, NY	02	99	99	0.995	0.973	0.973
	Madison	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Monroe	ROCHESTER/SURR. CNTYS, NY	02	99	99	0.995	0.973	0.973
	Montgomery	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Nassau	NYC SUBURBS/LONG I., NY	02	02	02	1.170	1.170	1.170
	New York	MANHATTAN, NY	01	01	01	1.225	1.225	1.225
	Niagara	BUFFALO/SURR. CNTYS, NY	01	99	99	0.967	0.973	0.973
	* Oneida	N. CENTRAL CITIES, NY	03	99	99	0.981	0.973	0.973
	* Oneida	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	* Onondaga	N. CENTRAL CITIES, NY	03	99	99	0.981	0.973	0.973
	* Onondaga	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Ontario	ROCHESTER/SURR. CNTYS, NY	02	99	99	0.995	0.973	0.973
	Orange	POUGHKPSIE/N NYC SUBURBS, NY	03	03	03	1.050	1.050	1.050
	Orleans	BUFFALO/SURR. CNTYS, NY	01	99	99	0.967	0.973	0.973
	Oswego	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	* Otsego	N. CENTRAL CITIES, NY	03	99	99	0.981	0.973	0.973

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	* Otsego	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Putnam	POUGHKPSIE/N NYC SUBURBS, NY	03	03	03	1.050	1.050	1.050
	Queens	QUEENS, NY	04	04	04	1.163	1.163	1.163
	* Rensselaer	N. CENTRAL CITIES, NY	03	99	99	0.981	0.973	0.973
	* Rensselaer	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Richmond	NYC SUBURBS/LONG I., NY	02	02	02	1.170	1.170	1.170
	Rockland	NYC SUBURBS/LONG I., NY	02	02	02	1.170	1.170	1.170
	* Saratoga	N. CENTRAL CITIES, NY	03	99	99	0.981	0.973	0.973
	* Saratoga	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	* Schenectady	N. CENTRAL CITIES, NY	03	99	99	0.981	0.973	0.973
	* Schenectady	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Schoharie	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Schuyler	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Seneca	ROCHESTER/SURR. CNTYS, NY	02	99	99	0.995	0.973	0.973
	* St. Lawrence	N. CENTRAL CITIES, NY	03	99	99	0.981	0.973	0.973
	* St. Lawrence	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Steuben	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Suffolk	NYC SUBURBS/LONG I., NY	02	02	02	1.170	1.170	1.170
	Sullivan	POUGHKPSIE/N NYC SUBURBS, NY	03	03	03	1.050	1.050	1.050
	Tioga	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Tompkins	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Ulster	POUGHKPSIE/N NYC SUBURBS, NY	03	03	03	1.050	1.050	1.050
	Warren	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Washington	REST OF NEW YORK	04	99	99	0.960	0.973	0.973
	Wayne	ROCHESTER/SURR. CNTYS, NY	02	99	99	0.995	0.973	0.973
	Westchester	NYC SUBURBS/LONG I., NY	02	02	02	1.170	1.170	1.170
	Wyoming	BUFFALO/SURR. CNTYS, NY	01	99	99	0.967	0.973	0.973
	Yates	ROCHESTER/SURR. CNTYS, NY	02	99	99	0.995	0.973	0.973
NORTH CAROLINA	STATEWIDE	STATEWIDE	00	00	00	0.924	0.924	0.924
NORTH DAKOTA	STATEWIDE	STATEWIDE	01	01	01	0.898	0.898	0.898
OHIO	STATEWIDE	STATEWIDE	00	00	00	0.973	0.973	0.973

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
OKLAHOMA	STATEWIDE	STATEWIDE	00	00	00	0.910	0.910	0.910
OREGON	Baker	REST OF OREGON	99	99	99	0.924	0.933	0.933
	* Benton	SALEM, ET AL. (CITIES), OR	03	99	99	0.934	0.933	0.933
	* Benton	REST OF OREGON	99	99	99	0.924	0.933	0.933
	* Clackamas	PORTLAND, ET AL. (CITIES), OR	01	01	01	0.981	0.981	0.981
	* Clackamas	REST OF OREGON	99	01	01	0.924	0.981	0.981
	Clatsop	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Columbia	REST OF OREGON	99	99	99	0.924	0.933	0.933
	* Coos	EUGENE, ET AL. (CITIES), OR	02	99	99	0.935	0.933	0.933
	* Coos	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Crook	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Curry	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Deschutes	REST OF OREGON	99	99	99	0.924	0.933	0.933
	* Douglas	EUGENE, ET AL. (CITIES), OR	02	99	99	0.935	0.933	0.933
	* Douglas	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Gilliam	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Grant	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Harney	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Hood River	REST OF OREGON	99	99	99	0.924	0.933	0.933
	* Jackson	SW OR CITIES (CITY LIMITS)	12	99	99	0.946	0.933	0.933
	* Jackson	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Jefferson	REST OF OREGON	99	99	99	0.924	0.933	0.933
	* Josephine	SW OR CITIES (CITY LIMITS)	12	99	99	0.946	0.933	0.933
	* Josephine	REST OF OREGON	99	99	99	0.924	0.933	0.933
	* Klamath	SW OR CITIES (CITY LIMITS)	12	99	99	0.946	0.933	0.933
	* Klamath	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Lake	REST OF OREGON	99	99	99	0.924	0.933	0.933
	* Lane	EUGENE, ET AL. (CITIES), OR	02	99	99	0.935	0.933	0.933
	* Lane	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Lincoln	REST OF OREGON	99	99	99	0.924	0.933	0.933
	* Linn	SALEM, ET AL. (CITIES), OR	03	99	99	0.934	0.933	0.933
	* Linn	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Malheur	REST OF OREGON	99	99	99	0.924	0.933	0.933
	* Marion	SALEM, ET AL. (CITIES), OR	03	99	99	0.934	0.933	0.933

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
OREGON	* Marion	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Morrow	REST OF OREGON	99	99	99	0.924	0.933	0.933
	* Multnomah	PORTLAND, ET AL. (CITIES), OR	01	01	01	0.981	0.981	0.981
	* Multnomah	REST OF OREGON	99	01	01	0.924	0.981	0.981
	Polk	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Sherman	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Tillamook	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Umatilla	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Union	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Wallowa	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Wasco	REST OF OREGON	99	99	99	0.924	0.933	0.933
	* Washington	PORTLAND, ET AL. (CITIES), OR	01	01	01	0.981	0.981	0.981
	* Washington	REST OF OREGON	99	01	01	0.924	0.981	0.981
	Wheeler	REST OF OREGON	99	99	99	0.924	0.933	0.933
	Yamhill	REST OF OREGON	99	99	99	0.924	0.933	0.933
PENNSYLVANIA	Adams	SM PA CITIES	03	99	99	0.944	0.951	0.951
	* Allegheny	PHILLY/PITT MED SHCLS/HOSPS	01	99	99	1.041	0.951	0.951
	* Allegheny	LG PA CITIES	02	99	99	1.001	0.951	0.951
	Armstrong	REST OF PA	04	99	99	0.930	0.951	0.951
	Beaver	LG PA CITIES	02	99	99	1.001	0.951	0.951
	Bedford	REST OF PA	04	99	99	0.930	0.951	0.951
	Berks	LG PA CITIES	02	99	99	1.001	0.951	0.951
	Blair	REST OF PA	04	99	99	0.930	0.951	0.951
	Bradford	REST OF PA	04	99	99	0.930	0.951	0.951
	Bucks	LG PA CITIES	02	01	01	1.001	1.066	1.066
	Butler	SM PA CITIES	03	99	99	0.944	0.951	0.951
	* Cambria	SM PA CITIES	03	99	99	0.944	0.951	0.951
	* Cambria	REST OF PA	04	99	99	0.930	0.951	0.951
	Cameron	REST OF PA	04	99	99	0.930	0.951	0.951
	Carbon	SM PA CITIES	03	99	99	0.944	0.951	0.951
	* Centre	SM PA CITIES	03	99	99	0.944	0.951	0.951
	* Centre	REST OF PA	04	99	99	0.930	0.951	0.951
	Chester	LG PA CITIES	02	01	01	1.001	1.066	1.066
	Clarion	REST OF PA	04	99	99	0.930	0.951	0.951

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Clearfield	REST OF PA	04	99	99	0.930	0.951	0.951
	Clinton	REST OF PA	04	99	99	0.930	0.951	0.951
	Columbia	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Crawford	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Cumberland	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Dauphin	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Delaware	LG PA CITIES	02	01	01	1.001	1.066	1.066
	Elk	REST OF PA	04	99	99	0.930	0.951	0.951
	Erie	LG PA CITIES	02	99	99	1.001	0.951	0.951
	Fayette	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Forest	REST OF PA	04	99	99	0.930	0.951	0.951
	Franklin	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Fulton	REST OF PA	04	99	99	0.930	0.951	0.951
	Greene	REST OF PA	04	99	99	0.930	0.951	0.951
	Huntingdon	REST OF PA	04	99	99	0.930	0.951	0.951
	Indiana	REST OF PA	04	99	99	0.930	0.951	0.951
	Jefferson	REST OF PA	04	99	99	0.930	0.951	0.951
	Juniata	REST OF PA	04	99	99	0.930	0.951	0.951
	Lackawanna	LG PA CITIES	02	99	99	1.001	0.951	0.951
	Lancaster	REST OF PA	04	99	99	0.930	0.951	0.951
	Lawrence	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Lebanon	REST OF PA	04	99	99	0.930	0.951	0.951
	Lehigh	LG PA CITIES	02	99	99	1.001	0.951	0.951
	Luzerne	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Lycoming	LG PA CITIES	02	99	99	1.001	0.951	0.951
	Mc Kean	REST OF PA	04	99	99	0.930	0.951	0.951
	Mercer	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Mifflin	REST OF PA	04	99	99	0.930	0.951	0.951
	Monroe	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Montgomery	LG PA CITIES	02	01	01	1.001	1.066	1.066
	Montour	SM PA CITIES	03	99	99	0.944	0.951	0.951
	* Northampton	LG PA CITIES	02	99	99	1.001	0.951	0.951
	* Northampton	SM PA CITIES	03	99	99	0.944	0.951	0.951
	* Northumberland	REST OF PA	04	99	99	0.930	0.951	0.951
	* Perry	SM PA CITIES	03	99	99	0.944	0.951	0.951

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	* Perry	REST OF PA	04	99	99	0.930	0.951	0.951
	Philadelphia	PHILLY/PITT MED SHCLS/HOSPS	01	01	01	1.041	1.066	1.066
	Pike	REST OF PA	04	99	99	0.930	0.951	0.951
	Potter	REST OF PA	04	99	99	0.930	0.951	0.951
	* Schuylkill	SM PA CITIES	03	99	99	0.944	0.951	0.951
	* Schuylkill	REST OF PA	04	99	99	0.930	0.951	0.951
	Snyder	REST OF PA	04	99	99	0.930	0.951	0.951
	* Somerset	SM PA CITIES	03	99	99	0.944	0.951	0.951
	* Somerset	REST OF PA	04	99	99	0.930	0.951	0.951
	Sullivan	REST OF PA	04	99	99	0.930	0.951	0.951
	Susquehanna	REST OF PA	04	99	99	0.930	0.951	0.951
	Tioga	REST OF PA	04	99	99	0.930	0.951	0.951
	Union	REST OF PA	04	99	99	0.930	0.951	0.951
	Venango	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Warren	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Washington	SM PA CITIES	03	99	99	0.944	0.951	0.951
	Wayne	REST OF PA	04	99	99	0.930	0.951	0.951
	Westmoreland	LG PA CITIES	02	99	99	1.001	0.951	0.951
	Wyoming	REST OF PA	04	99	99	0.930	0.951	0.951
	York	SM PA CITIES	03	99	99	0.944	0.951	0.951
PUERTO RICO	STATEWIDE	STATEWIDE	20	20	20	0.794	0.794	0.794
RHODE ISLAND	STATEWIDE	STATEWIDE	01	01	01	1.068	1.068	1.068
SOUTH CAROLINA	STATEWIDE	STATEWIDE	01	01	01	0.915	0.915	0.915
SOUTH DAKOTA	STATEWIDE	STATEWIDE	02	02	02	0.880	0.880	0.880
TENNESSEE	STATEWIDE	STATEWIDE	35	35	35	0.923	0.923	0.923
TEXAS	Anderson	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Andrews	WESTERN TX	04	99	99	0.893	0.924	0.924
	Angelina	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Aransas	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Archer	WESTERN TX	04	99	99	0.893	0.924	0.924
	Armstrong	WESTERN TX	04	99	99	0.893	0.924	0.924
	Atascosa	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Austin	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Bailey	WESTERN TX	04	99	99	0.893	0.924	0.924
	Bandera	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Bastrop	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Baylor	WESTERN TX	04	99	99	0.893	0.924	0.924
	Bee	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Bell	TEMPLE, TX	06	99	99	0.927	0.924	0.924
	Bexar	SAN ANTONIO, TX	07	99	99	0.949	0.924	0.924
	Blanco	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Borden	WESTERN TX	04	99	99	0.893	0.924	0.924
	Bosque	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Bowie	TEXARKANA, TX	08	99	99	0.915	0.924	0.924
	Brazoria	BRAZORIA, TX	09	09	09	1.003	1.003	1.003
	Brazos	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Brewster	WESTERN TX	04	99	99	0.893	0.924	0.924
	Briscoe	WESTERN TX	04	99	99	0.893	0.924	0.924
	Brooks	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Brown	WESTERN TX	04	99	99	0.893	0.924	0.924
	Burleson	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Burnet	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Caldwell	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Calhoun	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Callahan	WESTERN TX	04	99	99	0.893	0.924	0.924
	Cameron	BROWNSVILLE, TX	10	99	99	0.905	0.924	0.924
	Camp	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Carson	WESTERN TX	04	99	99	0.893	0.924	0.924
	Cass	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Castro	WESTERN TX	04	99	99	0.893	0.924	0.924
	Chambers	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Cherokee	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Childress	WESTERN TX	04	99	99	0.893	0.924	0.924
	Clay	WESTERN TX	04	99	99	0.893	0.924	0.924

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Cochran	WESTERN TX	04	99	99	0.893	0.924	0.924
	Coke	WESTERN TX	04	99	99	0.893	0.924	0.924
	Coleman	WESTERN TX	04	99	99	0.893	0.924	0.924
	Collin	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Collingsworth	WESTERN TX	04	99	99	0.893	0.924	0.924
	Colorado	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Cornal	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Comanche	WESTERN TX	04	99	99	0.893	0.924	0.924
	Concho	WESTERN TX	04	99	99	0.893	0.924	0.924
	Cooke	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Coryell	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Cottle	WESTERN TX	04	99	99	0.893	0.924	0.924
	Crane	WESTERN TX	04	99	99	0.893	0.924	0.924
	Crockett	WESTERN TX	04	99	99	0.893	0.924	0.924
	Crosby	WESTERN TX	04	99	99	0.893	0.924	0.924
	Culberson	WESTERN TX	04	99	99	0.893	0.924	0.924
	Dallam	WESTERN TX	04	99	99	0.893	0.924	0.924
	Dallas	DALLAS, TX	11	11	11	1.006	1.006	1.006
	Dawson	WESTERN TX	04	99	99	0.893	0.924	0.924
	DeWitt	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Deaf Smith	WESTERN TX	04	99	99	0.893	0.924	0.924
	Delta	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Denton	DENTON, TX	12	99	99	0.955	0.924	0.924
	Dickens	WESTERN TX	04	99	99	0.893	0.924	0.924
	Dimmit	WESTERN TX	04	99	99	0.893	0.924	0.924
	Donley	WESTERN TX	04	99	99	0.893	0.924	0.924
	Duval	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Eastland	WESTERN TX	04	99	99	0.893	0.924	0.924
	Ector	ODESSA, TX	13	99	99	0.946	0.924	0.924
	Edwards	WESTERN TX	04	99	99	0.893	0.924	0.924
	El Paso	EL PASO, TX	14	99	99	0.936	0.924	0.924
	Ellis	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Erath	WESTERN TX	04	99	99	0.893	0.924	0.924
	Falls	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Fannin	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924

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<u>State</u>	<u>County</u>	<u>January 1, 1995 Locality Name</u>	<u>Locality Number</u>			<u>GAF</u>		
			<u>1/1/95</u>	<u>Policy Option</u>	<u>Policy Option</u>	<u>1/1/95 Localities</u>	<u>Policy Option</u>	<u>Policy Option</u>
				<u>Basic</u>	<u>Extended</u>		<u>Basic</u>	<u>Extended</u>
	Fayette	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Fisher	WESTERN TX	04	99	99	0.893	0.924	0.924
	Floyd	WESTERN TX	04	99	99	0.893	0.924	0.924
	Foard	WESTERN TX	04	99	99	0.893	0.924	0.924
	Fort Bend	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Franklin	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Freestone	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Frio	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Gaines	WESTERN TX	04	99	99	0.893	0.924	0.924
	Galveston	GALVESTON, TX	15	15	15	1.001	1.001	1.001
	Garza	WESTERN TX	04	99	99	0.893	0.924	0.924
	Gillespie	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Glasscock	WESTERN TX	04	99	99	0.893	0.924	0.924
	Goliad	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Gonzales	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Gray	WESTERN TX	04	99	99	0.893	0.924	0.924
	Grayson	GRAYSON, TX	16	99	99	0.918	0.924	0.924
	Gregg	LONGVIEW, TX	17	99	99	0.921	0.924	0.924
	Grimes	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Guadalupe	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Hale	WESTERN TX	04	99	99	0.893	0.924	0.924
	Hall	WESTERN TX	04	99	99	0.893	0.924	0.924
	Hamilton	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Hansford	WESTERN TX	04	99	99	0.893	0.924	0.924
	Hardeman	WESTERN TX	04	99	99	0.893	0.924	0.924
	Hardin	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Harris	HOUSTON, TX	18	18	18	1.034	1.034	1.034
	Harrison	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Hartley	WESTERN TX	04	99	99	0.893	0.924	0.924
	Haskell	WESTERN TX	04	99	99	0.893	0.924	0.924
	Hays	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Hemphill	WESTERN TX	04	99	99	0.893	0.924	0.924
	Henderson	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Hidalgo	MC ALLEN, TX	19	99	99	0.904	0.924	0.924
	Hill	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Hockley	WESTERN TX	04	99	99	0.893	0.924	0.924
	Hood	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Hopkins	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Houston	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Howard	WESTERN TX	04	99	99	0.893	0.924	0.924
	Hudspeth	WESTERN TX	04	99	99	0.893	0.924	0.924
	Hunt	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Hutchinson	WESTERN TX	04	99	99	0.893	0.924	0.924
	Irion	WESTERN TX	04	99	99	0.893	0.924	0.924
	Jack	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Jackson	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Jasper	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Jeff Davis	WESTERN TX	04	99	99	0.893	0.924	0.924
	Jefferson	BEAUMONT, TX	20	20	20	0.973	0.973	0.973
	Jim Hogg	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Jim Wells	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Johnson	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Jones	WESTERN TX	04	99	99	0.893	0.924	0.924
	Karnes	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Kaufman	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Kendall	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Kenedy	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Kent	WESTERN TX	04	99	99	0.893	0.924	0.924
	Kerr	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Kimble	WESTERN TX	04	99	99	0.893	0.924	0.924
	King	WESTERN TX	04	99	99	0.893	0.924	0.924
	Kinney	WESTERN TX	04	99	99	0.893	0.924	0.924
	Kleberg	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Knox	WESTERN TX	04	99	99	0.893	0.924	0.924
	La Salle	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Lamar	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Lamb	WESTERN TX	04	99	99	0.893	0.924	0.924
	Lampasas	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Lavaca	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Lee	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				Basic	Extended		Basic	Extended
	Leon	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Liberty	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Limestone	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Lipscomb	WESTERN TX	04	99	99	0.893	0.924	0.924
	Live Oak	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Llano	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Loving	WESTERN TX	04	99	99	0.893	0.924	0.924
	Lubbock	LUBBOCK, TX	21	99	99	0.924	0.924	0.924
	Lynn	WESTERN TX	04	99	99	0.893	0.924	0.924
	Madison	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Marion	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Martin	WESTERN TX	04	99	99	0.893	0.924	0.924
	Mason	WESTERN TX	04	99	99	0.893	0.924	0.924
	Matagorda	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Maverick	WESTERN TX	04	99	99	0.893	0.924	0.924
	McCulloch	WESTERN TX	04	99	99	0.893	0.924	0.924
	McLennan	WACO, TX	22	99	99	0.923	0.924	0.924
	McMullen	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Medina	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Menard	WESTERN TX	04	99	99	0.893	0.924	0.924
	Midland	MIDLAND, TX	23	99	99	0.946	0.924	0.924
	Milam	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Mills	WESTERN TX	04	99	99	0.893	0.924	0.924
	Mitchell	WESTERN TX	04	99	99	0.893	0.924	0.924
	Montague	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Montgomery	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Moore	WESTERN TX	04	99	99	0.893	0.924	0.924
	Morris	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Motley	WESTERN TX	04	99	99	0.893	0.924	0.924
	Nacogdoches	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Navarro	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Newton	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Nolan	WESTERN TX	04	99	99	0.893	0.924	0.924
	Nueces	CORPUS CHRISTI, TX	24	99	99	0.941	0.924	0.924
	Ochiltree	WESTERN TX	04	99	99	0.893	0.924	0.924

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Oldham	WESTERN TX	04	99	99	0.893	0.924	0.924
	Orange	ORANGE, TX	25	99	99	0.944	0.924	0.924
	Palo Pinto	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Panola	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Parker	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Parmer	WESTERN TX	04	99	99	0.893	0.924	0.924
	Pecos	WESTERN TX	04	99	99	0.893	0.924	0.924
	Polk	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Potter	AMARILLO, TX	26	99	99	0.930	0.924	0.924
	Presidio	WESTERN TX	04	99	99	0.893	0.924	0.924
	Rains	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Randall	WESTERN TX	04	99	99	0.893	0.924	0.924
	Reagan	WESTERN TX	04	99	99	0.893	0.924	0.924
	Real	WESTERN TX	04	99	99	0.893	0.924	0.924
	Red River	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Reeves	WESTERN TX	04	99	99	0.893	0.924	0.924
	Refugio	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Roberts	WESTERN TX	04	99	99	0.893	0.924	0.924
	Robertson	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Rockwall	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Runnels	WESTERN TX	04	99	99	0.893	0.924	0.924
	Rusk	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Sabine	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	San Augustine	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	San Jacinto	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	San Patricio	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	San Saba	WESTERN TX	04	99	99	0.893	0.924	0.924
	Schleicher	WESTERN TX	04	99	99	0.893	0.924	0.924
	Scurry	WESTERN TX	04	99	99	0.893	0.924	0.924
	Shackelford	WESTERN TX	04	99	99	0.893	0.924	0.924
	Shelby	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Sherman	WESTERN TX	04	99	99	0.893	0.924	0.924
	Smith	TYLER, TX	27	99	99	0.933	0.924	0.924
	Somervell	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Starr	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Wood	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Yoakum	WESTERN TX	04	99	99	0.893	0.924	0.924
	Young	NORTHEAST RURAL TX	02	99	99	0.911	0.924	0.924
	Zapata	SOUTHEAST RURAL TX	03	99	99	0.922	0.924	0.924
	Zavala	WESTERN TX	04	99	99	0.893	0.924	0.924
UTAH	STATEWIDE	STATEWIDE	09	09	09	0.926	0.926	0.926
VERMONT	STATEWIDE	STATEWIDE	50	50	50	0.955	0.955	0.955
VIRGIN ISLANDS	STATEWIDE	STATEWIDE	50	50	50	0.974	0.974	0.974
VIRGINIA	Accomack	REST OF VA	04	99	99	0.912	0.944	0.918
	Albemarle	RICHMOND & CHARLOTTESVILLE, VA	01	99	01	0.975	0.944	0.975
	Alleghany	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Alleghany	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Alleghany	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Amelia	REST OF VA	04	99	99	0.912	0.944	0.918
	Amherst	REST OF VA	04	99	99	0.912	0.944	0.918
	Appomattox	REST OF VA	04	99	99	0.912	0.944	0.918
	Augusta	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Augusta	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Augusta	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Bath	REST OF VA	04	99	99	0.912	0.944	0.918
	Bedford	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Bedford City	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Bland	REST OF VA	04	99	99	0.912	0.944	0.918
	Botetourt	REST OF VA	04	99	99	0.912	0.944	0.918
	Bristol City	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Brunswick	REST OF VA	04	99	99	0.912	0.944	0.918
	Buchanan	REST OF VA	04	99	99	0.912	0.944	0.918
	Buckingham	REST OF VA	04	99	99	0.912	0.944	0.918
	Campbell	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Caroline	REST OF VA	04	99	99	0.912	0.944	0.918
	Carroll	REST OF VA	04	99	99	0.912	0.944	0.918

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MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Charles City	REST OF VA	04	99	99	0.912	0.944	0.918
	Charlotte	REST OF VA	04	99	99	0.912	0.944	0.918
	Charlottesville City	RICHMOND & CHARLOTTESVILLE, VA	01	99	01	0.975	0.944	0.975
	Chesapeake City	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Chesterfield	RICHMOND & CHARLOTTESVILLE, VA	01	99	01	0.975	0.944	0.975
	Clarke	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Colonial Heights City	RICHMOND & CHARLOTTESVILLE, VA	01	99	01	0.975	0.944	0.975
	Craig	REST OF VA	04	99	99	0.912	0.944	0.918
	Culpeper	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Cumberland	REST OF VA	04	99	99	0.912	0.944	0.918
	Danville City	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Dickenson	REST OF VA	04	99	99	0.912	0.944	0.918
	Dinwiddie	REST OF VA	04	99	99	0.912	0.944	0.918
	Essex	REST OF VA	04	99	99	0.912	0.944	0.918
	Fauquier	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Floyd	REST OF VA	04	99	99	0.912	0.944	0.918
	Fluvanna	REST OF VA	04	99	99	0.912	0.944	0.918
	Franklin	REST OF VA	04	99	99	0.912	0.944	0.918
	Frederick	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Frederick	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Fredericksburg City	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Giles	REST OF VA	04	99	99	0.912	0.944	0.918
	Gloucester	REST OF VA	04	99	99	0.912	0.944	0.918
	Goochland	REST OF VA	04	99	99	0.912	0.944	0.918
	Grayson	REST OF VA	04	99	99	0.912	0.944	0.918
	Grayson	REST OF VA	04	99	99	0.912	0.944	0.918
	Greene	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Greensville	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Greensville	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Halifax	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Halifax	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Hampton City	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Hanover	REST OF VA	04	99	99	0.912	0.944	0.918
	Henrico	RICHMOND & CHARLOTTESVILLE, VA	01	99	01	0.975	0.944	0.975
	Henry	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Henry	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Highland	REST OF VA	04	99	99	0.912	0.944	0.918
	Hopewell City	REST OF VA	04	99	99	0.912	0.944	0.918
	Isle of Wight	REST OF VA	04	99	99	0.912	0.944	0.918
	James City	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	King George	REST OF VA	04	99	99	0.912	0.944	0.918
	King William	REST OF VA	04	99	99	0.912	0.944	0.918
	King and Queen	REST OF VA	04	99	99	0.912	0.944	0.918
	Lancaster	REST OF VA	04	99	99	0.912	0.944	0.918
	Lee	REST OF VA	04	99	99	0.912	0.944	0.918
	Loudoun	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Louisa	REST OF VA	04	99	99	0.912	0.944	0.918
	Lunenburg	REST OF VA	04	99	99	0.912	0.944	0.918
	Lynchburg City	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Madison	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Manassas Park City	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Manassas City	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Mathews	REST OF VA	04	99	99	0.912	0.944	0.918
	Mecklenburg	REST OF VA	04	99	99	0.912	0.944	0.918
	Middlesex	REST OF VA	04	99	99	0.912	0.944	0.918
	Montgomery	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Montgomery	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Nelson	REST OF VA	04	99	99	0.912	0.944	0.918
	New Kent	REST OF VA	04	99	99	0.912	0.944	0.918
	Newport News City	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Norfolk City	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Northampton	REST OF VA	04	99	99	0.912	0.944	0.918
	Northumberland	REST OF VA	04	99	99	0.912	0.944	0.918
	Nottoway	REST OF VA	04	99	99	0.912	0.944	0.918
	Orange	REST OF VA	04	99	99	0.912	0.944	0.918
	Page	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Patrick	REST OF VA	04	99	99	0.912	0.944	0.918
	Petersburg City	REST OF VA	04	99	99	0.912	0.944	0.918
	Pittsylvania	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Poquoson City	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				Basic	Extended		Basic	Extended
	Portsmouth City	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Powhatan	REST OF VA	04	99	99	0.912	0.944	0.918
	Prince Edward	REST OF VA	04	99	99	0.912	0.944	0.918
	Prince George	REST OF VA	04	99	99	0.912	0.944	0.918
	Prince William	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Pulaski	REST OF VA	04	99	99	0.912	0.944	0.918
	Rappahannock	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Richmond	REST OF VA	04	99	99	0.912	0.944	0.918
	Richmond City	RICHMOND & CHARLOTTESVILLE, VA	01	99	01	0.975	0.944	0.975
	Roanoke	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Roanoke City	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Rockbridge	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Rockbridge	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Rockbridge	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Rockingham	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Rockingham	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Russell	REST OF VA	04	99	99	0.912	0.944	0.918
	Salem City	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Scott	REST OF VA	04	99	99	0.912	0.944	0.918
	Shenandoah	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Smyth	REST OF VA	04	99	99	0.912	0.944	0.918
	Southampton	REST OF VA	04	99	99	0.912	0.944	0.918
	Southampton	REST OF VA	04	99	99	0.912	0.944	0.918
	Spotsylvania	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Stafford	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Suffolk City	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Surry	REST OF VA	04	99	99	0.912	0.944	0.918
	Sussex	REST OF VA	04	99	99	0.912	0.944	0.918
	Tazewell	REST OF VA	04	99	99	0.912	0.944	0.918
	Virginia Beach City	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Warren	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Washington	SM TOWN/INDUSTRIAL VA	03	99	99	0.920	0.944	0.918
	Westmoreland	REST OF VA	04	99	99	0.912	0.944	0.918
	Williamsburg City	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
	Wise	REST OF VA	04	99	99	0.912	0.944	0.918

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Wise	REST OF VA	04	99	99	0.912	0.944	0.918
	Wythe	REST OF VA	04	99	99	0.912	0.944	0.918
	York	TIDEWATER & N VA CNTYS, VA	02	99	02	0.958	0.944	0.958
WASHINGTON	Adams	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Asotin	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Benton	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Chelan	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Clallam	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Clark	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Columbia	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Cowlitz	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Douglas	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Ferry	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Franklin	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Garfield	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Grant	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Grays Harbor	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Island	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Jefferson	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	King	SEATTLE (KING CNTY), WA	02	02	02	1.023	1.023	1.023
	Kitsap	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Kittitas	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Klickitat	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Lewis	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Lincoln	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Mason	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Moran	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Pacific	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Pend Oreille	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Pierce	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	San Juan	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Skagit	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Skamania	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Snohomish	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
WEST VIRGINIA	Spokane	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Stevens	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Thurston	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Wahkiakum	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Walla Walla	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Whatcom	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Whitman	E CNTRL & NE WA	03	99	99	0.956	0.962	0.962
	Yakima	W & SE WA (EXCL SEATTLE)	01	99	99	0.965	0.962	0.962
	Barbour	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Berkeley	EASTERN VALLEY, WV	18	99	99	0.937	0.919	0.908
	Boone	SOUTHERN VALLEY, WV	20	99	99	0.898	0.919	0.908
	Braxton	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Brooke	WHEELING, WV	17	99	99	0.911	0.919	0.908
	Cabell	CHARLESTON, WV	16	99	16	0.941	0.919	0.941
	Calhoun	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Clay	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Doddridge	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Fayette	SOUTHERN VALLEY, WV	20	99	99	0.898	0.919	0.908
	Gilmer	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
WEST VIRGINIA	Grant	EASTERN VALLEY, WV	18	99	99	0.937	0.919	0.908
	Greenbrier	SOUTHERN VALLEY, WV	20	99	99	0.898	0.919	0.908
	Hampshire	EASTERN VALLEY, WV	18	99	99	0.937	0.919	0.908
	Hancock	WHEELING, WV	17	99	99	0.911	0.919	0.908
	Hardy	EASTERN VALLEY, WV	18	99	99	0.937	0.919	0.908
	Harrison	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Jackson	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Jefferson	EASTERN VALLEY, WV	18	99	99	0.937	0.919	0.908
	Kanawha	CHARLESTON, WV	16	99	16	0.941	0.919	0.941
	Lewis	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Lincoln	CHARLESTON, WV	16	99	16	0.941	0.919	0.941
	Logan	SOUTHERN VALLEY, WV	20	99	99	0.898	0.919	0.908
	Marion	WHEELING, WV	17	99	99	0.911	0.919	0.908
	Marshall	WHEELING, WV	17	99	99	0.911	0.919	0.908
	Mason	CHARLESTON, WV	16	99	16	0.941	0.919	0.941

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
WV	McDowell	SOUTHERN VALLEY, WV	20	99	99	0.898	0.919	0.908
	Mercer	SOUTHERN VALLEY, WV	20	99	99	0.898	0.919	0.908
	Mineral	EASTERN VALLEY, WV	18	99	99	0.937	0.919	0.908
	Mingo	SOUTHERN VALLEY, WV	20	99	99	0.898	0.919	0.908
	Monongalia	WHEELING, WV	17	99	99	0.911	0.919	0.908
	Monroe	SOUTHERN VALLEY, WV	20	99	99	0.898	0.919	0.908
	Morgan	EASTERN VALLEY, WV	18	99	99	0.937	0.919	0.908
	Nicholas	SOUTHERN VALLEY, WV	20	99	99	0.898	0.919	0.908
	Ohio	WHEELING, WV	17	99	99	0.911	0.919	0.908
	Pendleton	EASTERN VALLEY, WV	18	99	99	0.937	0.919	0.908
	Pleasants	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Pocahontas	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Preston	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Putnam	CHARLESTON, WV	16	99	16	0.941	0.919	0.941
	Raleigh	SOUTHERN VALLEY, WV	20	99	99	0.898	0.919	0.908
	Randolph	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Ritchie	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Roane	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Summers	SOUTHERN VALLEY, WV	20	99	99	0.898	0.919	0.908
	Taylor	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Tucker	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Tyler	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Upshur	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Wayne	CHARLESTON, WV	16	99	16	0.941	0.919	0.941
	Webster	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Wetzel	WHEELING, WV	17	99	99	0.911	0.919	0.908
	Wirt	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Wood	OHIO RIVER VALLEY, WV	19	99	99	0.910	0.919	0.908
	Wyoming	SOUTHERN VALLEY, WV	20	99	99	0.898	0.919	0.908
WISCONSIN	Adams	CENTRAL WI	13	99	99	0.924	0.968	0.941
	Ashland	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Barron	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Bayfield	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Brown	GREEN BAY (NORTHEAST), WI	40	99	99	0.951	0.968	0.941

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State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option	Policy Option	1/1/95 Localities	Policy Option	Policy Option
				Basic	Extended		Basic	Extended
	Buffalo	LA CROSSE (W CNTRL), WI	19	99	99	0.943	0.968	0.941
	Burnett	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Calumet	OSHKOSH (E CNTRL), WI	60	99	99	0.946	0.968	0.941
	Chippewa	LA CROSSE (W CNTRL), WI	19	99	99	0.943	0.968	0.941
	Clark	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Columbia	CENTRAL WI	13	99	99	0.924	0.968	0.941
	Crawford	SOUTHWEST WI	14	99	99	0.924	0.968	0.941
	Dane	MADISON (DANE CNTY), WI	15	99	15	1.002	0.968	1.002
	Dodge	JANESVILLE (S CNTRL), WI	54	99	99	0.946	0.968	0.941
	Door	GREEN BAY (NORTHEAST), WI	40	99	99	0.951	0.968	0.941
	Douglas	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Dunn	LA CROSSE (W CNTRL), WI	19	99	99	0.943	0.968	0.941
	Eau Claire	LA CROSSE (W CNTRL), WI	19	99	99	0.943	0.968	0.941
	Florence	GREEN BAY (NORTHEAST), WI	40	99	99	0.951	0.968	0.941
	Fond du Lac	OSHKOSH (E CNTRL), WI	60	99	99	0.946	0.968	0.941
	Forest	GREEN BAY (NORTHEAST), WI	40	99	99	0.951	0.968	0.941
	Grant	SOUTHWEST WI	14	99	99	0.924	0.968	0.941
	Green	JANESVILLE (S CNTRL), WI	54	99	99	0.946	0.968	0.941
	Green Lake	CENTRAL WI	13	99	99	0.924	0.968	0.941
	Iowa	SOUTHWEST WI	14	99	99	0.924	0.968	0.941
	Iron	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Jackson	LA CROSSE (W CNTRL), WI	19	99	99	0.943	0.968	0.941
	Jefferson	JANESVILLE (S CNTRL), WI	54	99	99	0.946	0.968	0.941
	Juneau	CENTRAL WI	13	99	99	0.924	0.968	0.941
	Kenosha	MILWAUKEE SUBURBS (SE), WI	46	99	46	0.985	0.968	0.985
	Kewaunee	GREEN BAY (NORTHEAST), WI	40	99	99	0.951	0.968	0.941
	La Crosse	LA CROSSE (W CNTRL), WI	19	99	99	0.943	0.968	0.941
	Lafayette	SOUTHWEST WI	14	99	99	0.924	0.968	0.941
	Langlade	WAUSAU (N CNTRL), WI	36	99	99	0.932	0.968	0.941
	Lincoln	WAUSAU (N CNTRL), WI	36	99	99	0.932	0.968	0.941
	Manitowoc	OSHKOSH (E CNTRL), WI	60	99	99	0.946	0.968	0.941
	Marathon	WAUSAU (N CNTRL), WI	36	99	99	0.932	0.968	0.941
	Marinette	GREEN BAY (NORTHEAST), WI	40	99	99	0.951	0.968	0.941
	Marquette	CENTRAL WI	13	99	99	0.924	0.968	0.941
	Menominee	GREEN BAY (NORTHEAST), WI	40	99	99	0.951	0.968	0.941

TABLE A-6

MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

State	County	January 1, 1995 Locality Name	Locality Number			GAF		
			1/1/95	Policy Option Basic	Policy Option Extended	1/1/95 Localities	Policy Option Basic	Policy Option Extended
	Milwaukee	MILWAUKEE, WI	04	99	04	0.999	0.968	0.999
	Monroe	CENTRAL WI	13	99	99	0.924	0.968	0.941
	Oconto	GREEN BAY (NORTHEAST), WI	40	99	99	0.951	0.968	0.941
	Oneida	WAUSAU (N CNTRL), WI	36	99	99	0.932	0.968	0.941
	Outagamie	GREEN BAY (NORTHEAST), WI	40	99	99	0.951	0.968	0.941
	Ozaukee	MILWAUKEE SUBURBS (SE), WI	46	99	46	0.985	0.968	0.985
	Pepin	LA CROSSE (W CNTRL), WI	19	99	99	0.943	0.968	0.941
	Pierce	LA CROSSE (W CNTRL), WI	19	99	99	0.943	0.968	0.941
	Polk	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Portage	WAUSAU (N CNTRL), WI	36	99	99	0.932	0.968	0.941
	Price	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Racine	MILWAUKEE SUBURBS (SE), WI	46	99	46	0.985	0.968	0.985
	Richland	SOUTHWEST WI	14	99	99	0.924	0.968	0.941
	Rock	JANESVILLE (S CNTRL), WI	54	99	99	0.946	0.968	0.941
	Rusk	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Sauk	SOUTHWEST WI	14	99	99	0.924	0.968	0.941
	Sawyer	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Shawano	GREEN BAY (NORTHEAST), WI	40	99	99	0.951	0.968	0.941
	Sheboygan	OSHKOSH (E CNTRL), WI	60	99	99	0.946	0.968	0.941
	St. Croix	LA CROSSE (W CNTRL), WI	19	99	99	0.943	0.968	0.941
	Taylor	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Trempealeau	LA CROSSE (W CNTRL), WI	19	99	99	0.943	0.968	0.941
	Vernon	SOUTHWEST WI	14	99	99	0.924	0.968	0.941
	Vilas	WAUSAU (N CNTRL), WI	36	99	99	0.932	0.968	0.941
	Walworth	JANESVILLE (S CNTRL), WI	54	99	99	0.946	0.968	0.941
	Washburn	NORTHWEST WI	12	99	99	0.925	0.968	0.941
	Washington	MILWAUKEE SUBURBS (SE), WI	46	99	46	0.985	0.968	0.985
	Waukesha	MILWAUKEE SUBURBS (SE), WI	46	99	46	0.985	0.968	0.985
	Waupaca	GREEN BAY (NORTHEAST), WI	40	99	99	0.951	0.968	0.941
	Waushara	CENTRAL WI	13	99	99	0.924	0.968	0.941
	Winnebago	OSHKOSH (E CNTRL), WI	60	99	99	0.946	0.968	0.941
	Wood	WAUSAU (N CNTRL), WI	36	99	99	0.932	0.968	0.941

TABLE A-6

MEDICARE FEE SCHEDULE AREAS (LOCALITIES) AND 1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs), CURRENT AND UNDER POLICY OPTIONS BASIC AND EXTENDED, BY STATE AND COUNTY/COUNTY PART ("99" INDICATES A STATEWIDE OR REST OF STATE AREA UNDER THE POLICY OPTIONS. AN ASTERISK INDICATES A COUNTY PART.)

<u>State</u>	<u>County</u>	<u>January 1, 1995 Locality Name</u>	<u>Locality Number</u>			<u>GAF</u>		
			<u>1/1/95</u>	<u>Policy Option Basic</u>	<u>Policy Option Extended</u>	<u>1/1/95 Localities</u>	<u>Policy Option Basic</u>	<u>Policy Option Extended</u>
WYOMING	STATEWIDE	STATEWIDE	21	21	21	0.925	0.925	0.925

* County part

† Michigan FSAs are the same under Policy Options Basic and Extended as under the 1/1/95 localities. The GAFs differ slightly because of rounding error.

SOURCE: Health Economics Research file of county input prices.

TABLE A-7

1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995 LOCALITIES AND POLICY OPTION, BASIC FEE SCHEDULE AREAS (FSAs), IN DESCENDING ORDER OF DIFFERENCE (INCLUDES ONLY MULTI-LOCALITY STATES)

Carrier Number	Locality Number	January 1, 1995 Locality (* Indicates locality part)	Policy Option, Basic FSA	GAF		Percentage Point Difference	Percent Difference
				Policy Option Basic	Jan 1, 1995 Localities		
865	02	* LG PA CITIES	PHILADELPHIA, PA	1.066	1.001	0.065	6.5 %
700	02	* MASS SUBURBS/RURAL CITIES	BOSTON, MA	1.108	1.048	0.060	5.7
1380	99	* REST OF OREGON	PORTLAND, OR	0.981	0.924	0.057	6.2
542	02	NE RURAL, CA	REST OF CALIFORNIA	1.007	0.952	0.055	5.8
542	13	KINGSTULARE, CA	REST OF CALIFORNIA	1.007	0.955	0.052	5.4
951	13	CENTRAL WI	WISCONSIN	0.968	0.924	0.044	4.8
951	14	SOUTHWEST WI	WISCONSIN	0.968	0.924	0.044	4.8
951	12	NORTHWEST WI	WISCONSIN	0.968	0.925	0.043	4.6
621	13	SOUTHEAST IL	REST OF ILLINOIS	0.924	0.882	0.042	4.8
621	07	QUINCY, IL	REST OF ILLINOIS	0.924	0.886	0.038	4.3
542	11	FRESNOMADERA, CA	REST OF CALIFORNIA	1.007	0.971	0.036	3.7
951	36	WAUSAU (N CNTRL), WI	WISCONSIN	0.968	0.932	0.036	3.9
621	14	SOUTHERN IL	REST OF ILLINOIS	0.924	0.889	0.035	3.9
10230	04	EASTERN CT	CONNECTICUT	1.106	1.072	0.034	3.2
10490	04	REST OF VA	VIRGINIA	0.944	0.912	0.032	3.5
900	04	WESTERN TX	REST OF TEXAS	0.924	0.893	0.031	3.5
1030	07	PRESCOTT, AZ	ARIZONA	0.995	0.964	0.031	3.2
510	06	REST OF AL	ALABAMA	0.932	0.902	0.030	3.3
1290	03	ELKO & ELY (CITIES), NV	NEVADA	1.010	0.980	0.030	3.1
542	10	MERCED/SURR CNTYS, CA	REST OF CALIFORNIA	1.007	0.977	0.030	3.1
621	01	NORTHWEST, IL	REST OF ILLINOIS	0.924	0.896	0.028	3.1
865	03	REST OF KENTUCKY	KENTUCKY	0.921	0.895	0.026	2.9
865	01	* PHILLY/PITT MED SCHLS/SHOPS, PA	PHILADELPHIA, PA	1.066	1.041	0.025	2.4
951	19	LA CROSSE (W CNTRL), WI	WISCONSIN	0.968	0.943	0.025	2.7
10490	03	SM TOWN/INDUSTRIAL VA	VIRGINIA	0.944	0.920	0.024	2.6
630	03	REST OF IN	INDIANA	0.925	0.901	0.024	2.7
700	01	* URBAN MASS	BOSTON, MA	1.108	1.084	0.024	2.2
900	30	SAN ANGELO, TX	REST OF TEXAS	0.924	0.900	0.024	2.7
951	54	JANESVILLE (S CNTRL), WI	WISCONSIN	0.968	0.946	0.022	2.3
951	60	OSHKOSH (E CNTRL), WI	WISCONSIN	0.968	0.946	0.022	2.3
1030	05	FLAGSTAFF, AZ	ARIZONA	0.995	0.973	0.022	2.3
16510	20	SOUTHERN VALLEY, WV	WEST VIRGINIA	0.919	0.898	0.021	2.3
865	04	REST OF PA	REST OF PENNSYLVANIA	0.951	0.930	0.021	2.3
900	19	MC ALLEN, TX	REST OF TEXAS	0.924	0.904	0.020	2.2
900	10	BROWNSVILLE, TX	REST OF TEXAS	0.924	0.905	0.019	2.1
1030	08	YUMA, AZ	ARIZONA	0.995	0.976	0.019	1.9
900	34	WICHITA FALLS, TX	REST OF TEXAS	0.924	0.906	0.018	2.0
1040	04	REST OF GA	REST OF GEORGIA	0.924	0.917	0.018	2.0
900	33	LAREDO, TX	REST OF TEXAS	0.924	0.907	0.017	1.9
951	40	GREEN BAY (NORTHEAST), WI	WISCONSIN	0.968	0.951	0.017	1.8
860	03	SOUTHERN NJ	REST OF NEW JERSEY	1.051	1.035	0.016	1.5
10250	01	REST OF MISSISSIPPI	MISSISSIPPI	0.899	0.883	0.016	1.8
11260	01	* ST. LOUIS/SG E CITIES, MO	ST. LOUIS, MO	0.984	0.968	0.016	1.7
590	01	REST OF FLORIDA	FLORIDA	0.984	0.969	0.015	1.5
900	29	ABILENE, TX	REST OF TEXAS	0.924	0.909	0.015	1.7
1030	02	TUCSON, AZ	ARIZONA	0.995	0.980	0.015	1.5
10230	01	NW AND N. CNTRL CT	CONNECTICUT	1.106	1.092	0.014	1.3
11260	02	SM E. CITIES, MO	REST OF MISSOURI	0.911	0.897	0.014	1.6
630	02	URBAN IN	INDIANA	0.925	0.912	0.013	1.4
660	02	SM CITIES (CITY LIMITS) KY	KENTUCKY	0.921	0.908	0.013	1.4
801	04	REST OF NEW YORK	REST OF NEW YORK	0.973	0.960	0.013	1.4
900	02	NORTHEAST RURAL TX	REST OF TEXAS	0.924	0.911	0.013	1.3
542	14	BAKERSFIELD, CA	REST OF CALIFORNIA	1.007	0.994	0.013	1.3
510	02	NORTH CENTRAL AL	ALABAMA	0.932	0.920	0.012	1.3
621	03	DE KALB, IL	REST OF ILLINOIS	0.924	0.912	0.012	1.3
1290	99	REST OF NEVADA	NEVADA	1.010	0.998	0.012	1.2
11260	03	REST OF MO	REST OF MISSOURI	0.911	0.899	0.012	1.3
528	50	REST OF LA	REST OF LOUISIANA	0.926	0.915	0.011	1.2
510	03	SOUTHEAST AL	ALABAMA	0.932	0.922	0.010	1.1
621	04	ROCK ISLAND, IL	REST OF ILLINOIS	0.924	0.914	0.010	1.1
5130	12	NORTH IDAHO	IDAHO	0.911	0.901	0.010	1.1
528	07	ALEXANDRIA, LA	REST OF LOUISIANA	0.926	0.917	0.009	1.0
900	08	TEXARKANA, TX	REST OF TEXAS	0.924	0.915	0.009	1.0
901	02	WESTERN MD	REST OF MARYLAND	0.964	0.955	0.009	0.9

TABLE A-7 (continued)

1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995 LOCALITIES AND POLICY OPTION, BASIC FEE SCHEDULE AREAS (FSAs), IN DESCENDING ORDER OF DIFFERENCE (INCLUDES ONLY MULTI-LOCALITY STATES)

Carrier Number	Locality Number	January 1, 1995 Locality (* Indicates locality part)	Policy Option, Basic FSA	GAF		Percentage Point Difference	Percent Difference
				Policy Option Basic	Jan 1, 1995 Localities		
1360	99	* REST OF OREGON	REST OF OREGON	0.933	0.924	0.009	1.0
19510	19	OHIO RIVER VALLEY, WV	WEST VIRGINIA	0.919	0.910	0.009	1.0
542	08	STOCKTON/SURR. CNTYS., CA	REST OF CALIFORNIA	1.007	0.998	0.009	0.9
950	01	REST OF KANSAS	KANSAS	0.945	0.936	0.009	1.0
528	05	MONROE, LA	REST OF LOUISIANA	0.926	0.918	0.008	0.9
19510	17	WHEELING, WV	WEST VIRGINIA	0.919	0.911	0.008	0.9
510	04	MOBILE, AL	ALABAMA	0.932	0.925	0.007	0.8
865	03	SM PA CITIES	REST OF PENNSYLVANIA	0.951	0.944	0.007	0.7
1030	99	REST OF AZ	ARIZONA	0.995	0.988	0.007	0.7
621	11	DECATUR, IL	REST OF ILLINOIS	0.924	0.918	0.006	0.7
801	01	BUFFALO/SURR. CNTYS, NY	REST OF NEW YORK	0.973	0.967	0.006	0.6
900	16	GRAYSON, TX	REST OF TEXAS	0.924	0.918	0.006	0.7
1040	03	SMALL GA CITIES 03	REST OF GEORGIA	0.935	0.929	0.006	0.6
1390	03	E CNTRL & NE WA	REST OF WASHINGTON	0.962	0.956	0.006	0.6
528	06	LAFAYETTE, LA	REST OF LOUISIANA	0.926	0.921	0.005	0.5
900	17	LONGVIEW, TX	REST OF TEXAS	0.924	0.921	0.003	0.3
900	03	SOUTHEAST RURAL TX	REST OF TEXAS	0.924	0.922	0.002	0.2
900	22	WACO, TX	REST OF TEXAS	0.924	0.922	0.001	0.1
21200	01	NORTHERN MAINE	REST OF MAINE	0.937	0.936	0.001	0.1
528	01	NEW ORLEANS, LA	NEW ORLEANS, LA	0.977	0.977	0.000	0.0
542	03	MARIN/APA/SOLANO, CA	MARIN/APA/SOLANO, CA	1.063	1.063	0.000	0.0
542	05	SAN FRANCISCO, CA	SAN FRANCISCO, CA	1.153	1.153	0.000	0.0
542	06	SAN MATEO, CA	SAN MATEO, CA	1.130	1.130	0.000	0.0
542	07	OAKLAND/BERKLEY, CA	OAKLAND/BERKLEY, CA	1.092	1.092	0.000	0.0
542	09	SANTA CLARA, CA	SANTA CLARA, CA	1.134	1.134	0.000	0.0
580	01	DC +MDVA SUBURBS	DC +MDVA SUBURBS	1.105	1.105	0.000	0.0
590	03	FORT LAUDERDALE, FL	FORT LAUDERDALE, FL	1.055	1.055	0.000	0.0
590	04	MIAMI, FL	MIAMI, FL	1.114	1.114	0.000	0.0
621	06	KANKAKEE, IL	REST OF ILLINOIS	0.924	0.924	0.000	0.0
621	12	EAST ST. LOUIS, IL	EAST ST. LOUIS, IL	0.974	0.974	0.000	0.0
621	15	SUBURBAN CHICAGO, IL	SUBURBAN CHICAGO, IL	1.050	1.050	0.000	0.0
621	16	CHICAGO, IL	CHICAGO, IL	1.066	1.066	0.000	0.0
623	01	DETROIT, MI	DETROIT, MI	1.137	1.137	0.000	0.0
740	02	N K.C. (CLAY/PLATTE), MO	METROPOLITAN KANSAS CITY, MO	0.983	0.983	0.000	0.0
740	03	K.C. (JACKSON CNTY), MO	METROPOLITAN KANSAS CITY, MO	0.983	0.983	0.000	0.0
803	01	MANHATTAN, NY	MANHATTAN, NY	1.225	1.225	0.000	0.0
803	02	NYC SUBURBS/LONG I., NY	NYC SUBURBS/LONG I., NY	1.170	1.170	0.000	0.0
803	03	POUGHKEPSIE/NYC SUBURBS, NY	POUGHKEPSIE/NYC SUBURBS, NY	1.050	1.050	0.000	0.0
860	01	NORTHERN NJ	NORTHERN NJ	1.109	1.109	0.000	0.0
900	09	BRAZORIA, TX	BRAZORIA, TX	1.003	1.003	0.000	0.0
900	11	DALLAS, TX	DALLAS, TX	1.006	1.006	0.000	0.0
900	15	GALVESTON, TX	GALVESTON, TX	1.001	1.001	0.000	0.0
900	18	HOUSTON, TX	HOUSTON, TX	1.034	1.034	0.000	0.0
900	20	BEAUMONT, TX	BEAUMONT, TX	0.973	0.973	0.000	0.0
900	21	LUBBOCK, TX	REST OF TEXAS	0.924	0.924	0.000	0.0
900	28	FORT WORTH, TX	FORT WORTH, TX	0.977	0.977	0.000	0.0
900	31	AUSTIN, TX	AUSTIN, TX	0.979	0.979	0.000	0.0
901	01	BALTIMORE/SURR. CNTYS, MD	BALTIMORE/SURR. CNTYS, MD	1.032	1.032	0.000	0.0
1040	01	ATLANTA, GA	ATLANTA, GA	1.011	1.011	0.000	0.0
1290	01	LAS VEGAS, ET AL. (CITIES), NV	NEVADA	1.010	1.10	0.000	0.0
1380	01	PORTLAND, ET AL. (CITIES), OR	PORTLAND, ET AL. (CITIES)	0.981	0.981	0.000	0.0
1390	02	SEATTLE (KING CNTY), WA	SEATTLE (KING CNTY), WA	1.023	1.023	0.000	0.0
2050	17	VENTURA, CA	VENTURA, CA	1.079	1.079	0.000	0.0
2050	18	LOS ANGELES (1ST OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	19	LOS ANGELES (2ND OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	20	LOS ANGELES (3RD OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	21	LOS ANGELES (4TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	22	LOS ANGELES (5TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	23	LOS ANGELES (6TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	24	LOS ANGELES (7TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	25	LOS ANGELES (8TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	26	ANAHEIM/SANTA ANA, CA	ANAHEIM/SANTA ANA, CA	1.092	1.092	0.000	0.0
14330	04	QUEENS, NY	QUEENS, NY	1.163	1.163	0.000	0.0

TABLE A-7 (continued)

1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995 LOCALITIES AND POLICY OPTION, BASIC FEE SCHEDULE AREAS (FSAs), IN DESCENDING ORDER OF DIFFERENCE (INCLUDES ONLY MULTI-LOCALITY STATES)

Carrier Number	Locality Number	January 1, 1995 Locality (* Indicates locality part)	Policy Option, Basic FSA	GAF		Per centage Point Difference	Percent Difference
				Policy Option Basic	Jan 1, 1995 Localities		
21200	03	SOUTHERN MAINE	SOUTHERN MAINE	0.992	0.992	0.000	0.0
623	02	MICHIGAN, NOT DETROIT	REST OF MICHIGAN	1.012	1.013	-0.001	-0.1
21200	02	CENTRAL MAINE	REST OF MAINE	0.937	0.938	-0.001	-0.1
1380	03	SALEM, ET AL. (CITIES), OR	REST OF OREGON	0.933	0.934	-0.001	-0.1
621	08	NORMAL, IL	REST OF ILLINOIS	0.924	0.924	-0.002	-0.2
740	06	RURAL NW COUNTIES, MO	REST OF MISSOURI	0.911	0.913	-0.002	-0.2
1380	02	EUGENE, ET AL. (CITIES), OR	REST OF OREGON	0.933	0.935	-0.002	-0.2
1290	02	RENO, ET AL. (CITIES), NV	NEVADA	1.010	1.013	-0.003	-0.3
621	10	CHAMPAIGN-URBANA, IL	REST OF ILLINOIS	0.924	0.927	-0.003	-0.3
900	06	TEMPLE, TX	REST OF TEXAS	0.924	0.927	-0.003	-0.3
1390	01	W & SE WA (EXCL SEATTLE)	REST OF WASHINGTON	0.962	0.965	-0.003	-0.3
5130	11	SOUTH IDAHO	IDAHO	0.911	0.914	-0.003	-0.3
590	02	NWC FL CITIES	REST OF FLORIDA	0.984	0.988	-0.004	-0.4
900	32	VICTORIA, TX	REST OF TEXAS	0.924	0.928	-0.004	-0.4
900	26	AMARILLO, TX	REST OF TEXAS	0.924	0.930	-0.006	-0.6
510	01	NORTHWEST AL	ALABAMA	0.932	0.939	-0.007	-0.7
1030	01	PHOENIX, AZ	ARIZONA	0.995	1.002	-0.007	-0.7
542	27	RIVERSIDE, CA	REST OF CALIFORNIA	1.007	1.014	-0.007	-0.7
700	02	* MASS SUBURBS/RURAL CITIES	REST OF MASSACHUSETTS	1.041	1.048	-0.007	-0.7
801	03	N. CENTRAL CITIES, NY	REST OF NEW YORK	0.973	0.981	-0.008	-0.8
528	02	SHREVEPORT, LA	REST OF LOUISIANA	0.926	0.936	-0.009	-1.0
740	01	ST JOSEPH, MO	REST OF MISSOURI	0.911	0.920	-0.009	-1.0
900	27	TYLER, TX	REST OF TEXAS	0.924	0.933	-0.009	-1.0
901	03	SOUTH & E. SHORE MD	REST OF MARYLAND	0.964	0.974	-0.010	-1.0
860	02	MIDDLE NJ	REST OF NEW JERSEY	1.051	1.062	-0.011	-1.0
542	01	N COASTAL CNTYS, CA	REST OF CALIFORNIA	1.007	1.019	-0.012	-1.2
542	15	SAN BERNARDINO/CTRL CNTYS CA	REST OF CALIFORNIA	1.007	1.019	-0.012	-1.2
900	14	EL PASO, TX	REST OF TEXAS	0.924	0.936	-0.012	-1.3
630	01	METROPOLITAN IN	INDIANA	0.924	0.938	-0.013	-1.4
1380	12	SW OR CITIES (CITY LIMITS)	REST OF OREGON	0.933	0.946	-0.013	-1.4
542	04	SACRAMENTO/SURR. CNTYS, CA	REST OF CALIFORNIA	1.007	1.020	-0.013	-1.3
10490	02	TIDEWATER & N VA CNTYS	VIRGINIA	0.944	0.958	-0.014	-1.5
621	05	PEORIA, IL	REST OF ILLINOIS	0.924	0.938	-0.014	-1.5
10250	02	URBAN MISSISSIPPI	MISSISSIPPI	0.899	0.913	-0.014	-1.5
528	04	LAKE CHARLES, LA	REST OF LOUISIANA	0.926	0.941	-0.015	-1.6
2050	28	SAN DIEGO/IMPERIAL, CA	REST OF CALIFORNIA	1.007	1.022	-0.015	-1.5
1040	02	SMALL GA CITIES 02	REST OF GEORGIA	0.935	0.951	-0.016	-1.7
900	24	CORPUS CHRISTI, TX	REST OF TEXAS	0.924	0.941	-0.017	-1.8
10230	03	S. CNTRL CT	CONNECTICUT	1.106	1.123	-0.017	-1.5
951	46	MILWAUKEE SUBURBS (SE), WI	WISCONSIN	0.968	0.985	-0.017	-1.7
528	03	JATON ROUGE, LA	REST OF LOUISIANA	0.926	0.944	-0.018	-1.9
16510	18	EASTERN VALLEY, WV	WEST VIRGINIA	0.919	0.937	-0.018	-1.9
900	25	ORANGE, TX	REST OF TEXAS	0.924	0.944	-0.020	-2.1
900	13	ODessa, TX	REST OF TEXAS	0.924	0.946	-0.022	-2.3
900	23	MIDLAND, TX	REST OF TEXAS	0.924	0.946	-0.022	-2.3
16510	16	CHARLESTON, WV	WEST VIRGINIA	0.919	0.941	-0.022	-2.3
801	02	ROCHESTER/SURR. CNTYS, NY	REST OF NEW YORK	0.973	0.995	-0.022	-2.2
510	05	BIRMINGHAM, AL	ALABAMA	0.932	0.957	-0.025	-2.6
790	01	LEXINGTON & HOSVILLE, KY	KENTUCKY	0.921	0.946	-0.025	-2.6
900	07	SAN ANTONIO, TX	REST OF TEXAS	0.924	0.949	-0.025	-2.6
10490	01	RICHMOND & CHARLOTTESVILLE, VA	VIRGINIA	0.944	0.975	-0.031	-3.2
621	02	ROCKFORD, IL	REST OF ILLINOIS	0.924	0.955	-0.031	-3.2
900	12	DENTON, TX	REST OF TEXAS	0.924	0.955	-0.031	-3.2
951	04	MILWAUKEE, WI	WISCONSIN	0.968	0.999	-0.031	-3.1
951	15	MADISON (DANE CNTY), WI	WISCONSIN	0.968	1.002	-0.034	-3.4
2050	16	SANTA BARBARA, CA	REST OF CALIFORNIA	1.007	1.042	-0.035	-3.4
621	09	SPRINGFIELD, IL	REST OF ILLINOIS	0.924	0.961	-0.037	-3.9
10230	02	SW CT	CONNECTICUT	1.106	1.143	-0.037	-3.2
740	04	SUBURBAN KANSAS CITY, KANSAS	KANSAS	0.945	0.982	-0.037	-3.8
740	05	KANSAS CITY, KANSAS	KANSAS	0.945	0.982	-0.037	-3.8
542	12	MONTEREY/SANTA CRUZ, CA	REST OF CALIFORNIA	1.007	1.044	-0.037	-3.5
700	01	* URBAN MASS	REST OF MASSACHUSETTS	1.041	1.084	-0.043	-4.0
865	02	* LG PA CITIES	REST OF PENNSYLVANIA	0.951	1.001	-0.050	-5.0
11250	01	* ST. LOUIS/LG E. CITIES, MO	REST OF MISSOURI	0.911	0.968	-0.057	-5.9
865	01	* PHILLY/PITT MED SCHLS/HOSPS, PA	REST OF PENNSYLVANIA	0.951	1.041	-0.090	-8.6

* Locality part

SOURCE: Health Economics Research, Inc.

TABLE A-8

1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995 LOCALITIES AND POLICY OPTION, BASIC FEE SCHEDULE AREAS (FSAs), ALPHABETICALLY BY STATE AND LOCALITY NUMBER (GAFs INCLUDES ONLY MULTI-LOCALITY STATES)

Carrier Number	Locality Number	January 1, 1995 Locality ("Indicates locality part")	Policy Option, Basic FSA	GAF		Percentage Point Difference	Percent Difference
				Policy Option Basic	Jan 1, 1995 Localities		
510	01	NORTHWEST, AL	ALABAMA	0.932	0.939	-0.007	-0.7 %
510	02	NORTH CENTRAL, AL	ALABAMA	0.932	0.920	0.012	1.3
510	03	SOUTHEAST, AL	ALABAMA	0.932	0.922	0.010	1.1
510	04	MOBILE, AL	ALABAMA	0.932	0.925	0.007	0.8
510	05	BIRMINGHAM, AL	ALABAMA	0.932	0.957	-0.025	-2.6
510	06	REST OF AL	ALABAMA	0.932	0.902	0.030	3.3
1030	01	PHOENIX, AZ	ARIZONA	0.955	1.002	-0.007	-0.7
1030	02	TUCSON, AZ	ARIZONA	0.955	0.980	0.015	1.5
1030	05	FLAGSTAFF, AZ	ARIZONA	0.955	0.973	0.022	2.3
1030	07	PRESCOTT, AZ	ARIZONA	0.955	0.964	0.031	3.2
1030	08	YUMA, AZ	ARIZONA	0.955	0.976	0.019	1.9
1030	99	REST OF AZ	ARIZONA	0.955	0.988	0.007	0.7
542	01	N. COASTAL CNTYS, CA	REST OF CALIFORNIA	1.007	1.019	-0.012	-1.2
542	02	NE RURAL, CA	REST OF CALIFORNIA	1.007	0.952	0.055	5.8
542	03	MARIN/NAPA/SOLANO, CA	MARIN/NAPA/SOLANO, CA	1.063	1.003	0.000	0.0
542	04	SACRAMENTO/SURR. CNTYS, CA	REST OF CALIFORNIA	1.007	1.020	-0.013	-1.3
542	05	SAN FRANCISCO, CA	SAN FRANCISCO, CA	1.153	1.153	0.000	0.0
542	06	SAN MATEO, CA	SAN MATEO, CA	1.130	1.130	0.000	0.0
542	07	OAKLAND/BERKLEY, CA	OAKLAND/BERKLEY, CA	1.092	1.092	0.000	0.0
542	08	STOCKTON/SURR. CNTYS, CA	REST OF CALIFORNIA	1.007	0.998	0.009	0.9
542	09	SANTA CLARA, CA	SANTA CLARA, CA	1.134	1.134	0.000	0.0
542	10	MERCED/SURR. CNTYS, CA	REST OF CALIFORNIA	1.007	0.977	0.030	3.1
542	11	FRESNO/MADERA, CA	REST OF CALIFORNIA	1.007	0.971	0.036	3.7
542	12	MONTREY/SANTA CRUZ, CA	REST OF CALIFORNIA	1.007	1.044	-0.037	-3.5
542	13	KINGSTULARE, CA	REST OF CALIFORNIA	1.007	0.955	0.052	5.4
542	14	BAKERSFIELD, CA	REST OF CALIFORNIA	1.007	0.994	0.013	1.3
542	15	SAN BERNADINO/E. CTRL. CNTYS CA	REST OF CALIFORNIA	1.007	1.019	-0.012	-1.2
542	27	RIVERSIDE, CA	REST OF CALIFORNIA	1.007	1.014	-0.007	-0.7
2050	16	SANTA BARBARA, CA	REST OF CALIFORNIA	1.007	1.042	-0.035	-3.4
2050	17	VENTURA, CA	VENTURA, CA	1.079	1.079	0.000	0.0
2050	18	LOS ANGELES (1ST OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	19	LOS ANGELES (2ND OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	20	LOS ANGELES (3RD OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	21	LOS ANGELES (4TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	22	LOS ANGELES (5TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	23	LOS ANGELES (6TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	24	LOS ANGELES (7TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	25	LOS ANGELES (8TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	26	ANAHEIM/SANTA ANA, CA	ANAHEIM/SANTA ANA, CA	1.092	1.092	0.000	0.0
2050	28	SAN DIEGO/IMPERIAL, CA	REST OF CALIFORNIA	1.007	1.022	-0.015	-1.5
10230	01	NW AND N. CNTRL CT	CONNECTICUT	1.106	1.092	0.014	1.3
10230	02	SW CT	CONNECTICUT	1.106	1.123	-0.037	-3.2
10230	03	S. CNTRL CT	CONNECTICUT	1.106	1.106	-0.017	-1.5
10230	04	EASTERN CT	CONNECTICUT	1.106	1.072	0.034	3.2
590	01	DC + MDVA SUBURBS	DC + MDVA SUBURBS	1.105	1.105	0.000	0.0
590	01	REST OF FLORIDA	REST OF FLORIDA	0.984	0.969	0.015	1.5
590	02	NNC FL CITIES	REST OF FLORIDA	0.984	0.988	-0.004	-0.4
590	03	FORT LAUDERDALE, FL	FORT LAUDERDALE, FL	1.055	1.055	0.000	0.0
590	04	MIAMI, FL	MIAMI, FL	1.114	1.114	0.000	0.0
1040	01	ATLANTA, GA	ATLANTA, GA	1.011	1.011	0.000	0.0
1040	02	SMALL GA CITIES 02	REST OF GEORGIA	0.935	0.951	-0.016	-1.7
1040	03	SMALL GA CITIES 03	REST OF GEORGIA	0.935	0.929	0.006	0.6
1040	04	REST OF GA	REST OF GEORGIA	0.935	0.917	0.018	2.0
5130	11	SOUTH IDAHO	IDAHO	0.911	0.914	-0.003	-0.3
5130	12	NORTH IDAHO	IDAHO	0.911	0.901	0.010	1.1
621	01	NORTHWEST, IL	REST OF ILLINOIS	0.924	0.896	0.028	3.1
621	02	ROCKFORD, IL	REST OF ILLINOIS	0.924	0.955	-0.031	-3.2
621	03	DE KALB, IL	REST OF ILLINOIS	0.924	0.912	0.012	1.3
621	04	ROCK ISLAND, IL	REST OF ILLINOIS	0.924	0.914	0.010	1.1
621	05	PEORIA, IL	REST OF ILLINOIS	0.924	0.938	-0.014	-1.5
621	06	KANKAKEE, IL	REST OF ILLINOIS	0.924	0.924	0.000	0.0
621	07	QUINCY, IL	REST OF ILLINOIS	0.924	0.886	0.038	4.3
621	08	NORMAL, IL	REST OF ILLINOIS	0.924	0.926	-0.002	-0.2
621	09	SPRINGFIELD, IL	REST OF ILLINOIS	0.924	0.951	-0.027	-3.9
621	10	CHAMPAIGN-URBANA, IL	REST OF ILLINOIS	0.924	0.927	-0.003	-0.3
621	11	DECATUR, IL	REST OF ILLINOIS	0.924	0.918	0.006	0.7

TABLE A-8 (continued)

1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995 LOCALITIES AND POLICY OPTION, BASIC FEE SCHEDULE AREAS (FSAs), ALPHABETICALLY BY STATE AND LOCALITY NUMBER (GAFs INCLUDE ONLY MULTI-LOCALITY STATES)

			GAF				
Carrier Number	Locality Number	January 1, 1995 Locality (* indicates locality part)	Policy Option, Basic FSA	Policy Option Basic	Jan 1, 1995 Localities	Percentage Point Difference	Percent Difference
621	12	EAST ST. LOUIS, IL	EAST ST. LOUIS, IL	0.974	0.974	0.000	0.0
621	13	SOUTHEAST IL	REST OF ILLINOIS	0.924	0.882	0.042	4.8
621	14	SOUTHERN IL	REST OF ILLINOIS	0.924	0.889	0.035	3.9
621	15	SUBURBAN CHICAGO, IL	SUBURBAN CHICAGO, IL	1.050	1.050	0.000	0.0
621	16	CHICAGO, IL	CHICAGO, IL	1.066	1.066	0.000	0.0
630	01	METROPOLITAN IN	INDIANA	0.925	0.913	-0.013	-1.4
630	02	URBAN IN	INDIANA	0.925	0.912	0.013	1.4
630	03	REST OF IN	INDIANA	0.925	0.901	0.024	2.7
650	01	REST OF KANSAS	KANSAS	0.945	0.936	0.009	1.0
740	04	SUBURBAN KANSAS CITY, KANSAS	KANSAS	0.945	0.982	-0.037	-3.8
740	05	KANSAS CITY, KANSAS	KANSAS	0.945	0.982	-0.037	-3.8
660	01	LEXINGTON & LOUISVILLE, KY	KENTUCKY	0.921	0.946	-0.025	-2.8
660	02	SM CITIES (CITY LIMITS) KY	KENTUCKY	0.921	0.908	0.013	1.4
660	03	REST OF KENTUCKY	KENTUCKY	0.921	0.895	0.026	2.9
528	01	NEW ORLEANS, LA	NEW ORLEANS, LA	0.977	0.977	0.000	0.0
528	02	SHREVEPORT, LA	REST OF LOUISIANA	0.926	0.935	-0.009	-1.0
528	03	BATON ROUGE, LA	REST OF LOUISIANA	0.926	0.944	-0.018	-1.9
528	04	LAKE CHARLES, LA	REST OF LOUISIANA	0.926	0.941	-0.015	-1.6
528	05	MONROE, LA	REST OF LOUISIANA	0.926	0.918	0.008	0.9
528	06	LAFAYETTE, LA	REST OF LOUISIANA	0.926	0.921	0.005	0.5
528	07	ALEXANDRIA, LA	REST OF LOUISIANA	0.926	0.917	0.009	1.0
528	50	REST OF LA	REST OF LOUISIANA	0.926	0.915	0.011	1.2
21200	01	NORTHERN MAINE	REST OF MAINE	0.937	0.936	0.001	0.1
21200	02	CENTRAL MAINE	REST OF MAINE	0.937	0.938	-0.001	-0.1
21200	03	SOUTHERN MAINE	SOUTHERN MAINE	0.992	0.992	0.000	0.0
901	01	BALTIMORE/SURR. CNTYS, MD	BALTIMORE/SURR. CNTYS, MD	1.032	1.032	0.000	0.0
901	02	WESTERN MD	REST OF MARYLAND	0.964	0.955	0.009	0.9
901	03	SOUTH & E. SHORE MD	REST OF MARYLAND	0.964	0.974	-0.010	-1.0
700	01	* URBAN MASS	BOSTON, MA	1.108	1.084	0.024	2.2
700	01	* URBAN MASS	REST OF MASSACHUSETTS	1.041	1.084	-0.043	-4.0
700	02	* MASS SUBURBS/RURAL CITIES	BOSTON, MA	1.108	1.048	0.060	5.7
700	02	* MASS SUBURBS/RURAL CITIES	REST OF MASSACHUSETTS	1.041	1.048	-0.007	-0.7
623	01	DETROIT, MI	DETROIT, MI	1.137	1.137	0.000	0.0
623	02	MICHIGAN, NOT DETROIT	REST OF MICHIGAN	1.012	1.013	-0.001	-0.1
10250	01	REST OF MISSISSIPPI	MISSISSIPPI	0.899	0.883	0.016	1.8
10250	02	URBAN MISSISSIPPI	MISSISSIPPI	0.899	0.913	-0.014	-1.5
740	01	ST. JOSEPH, MO	REST OF MISSOURI	0.911	0.920	-0.009	-1.0
740	02	N. K.C. (CLAY/PLATTE), MO	KANSAS CITY, MO	0.983	0.983	0.000	0.0
740	03	K.C. (JACKSON CNTY), MO	KANSAS CITY, MO	0.983	0.983	0.000	0.0
740	06	RURAL NW COUNTIES, MO	REST OF MISSOURI	0.911	0.913	-0.002	-0.2
11260	01	* ST. LOUIS/LG E. CITIES, MO	ST. LOUIS, MO	0.984	0.968	0.016	1.7
11260	01	* ST. LOUIS/LG E. CITIES, MO	REST OF MISSOURI	0.911	0.968	-0.057	-5.9
11260	02	SM E. CITIES, MO	REST OF MISSOURI	0.911	0.897	0.014	1.6
11260	03	REST OF MO	REST OF MISSOURI	0.911	0.899	0.012	1.3
1290	01	LAS VEGAS, ET AL. (CITIES), NV	NEVADA	1.010	1.010	0.000	0.0
1290	02	RENO, ET AL. (CITIES), NV	NEVADA	1.010	1.013	-0.003	-0.3
1290	03	ELKO & ELY (CITIES), NV	NEVADA	1.010	0.980	0.030	3.1
1290	99	REST OF NEVADA	NEVADA	1.010	0.998	0.012	1.2
860	01	NORTHERN NJ	NORTHERN NJ	1.109	1.109	0.000	0.0
860	02	MIDDLE NJ	REST OF NEW JERSEY	1.051	1.062	-0.011	-1.0
860	03	SOUTHERN NJ	REST OF NEW JERSEY	1.051	1.035	0.016	1.5
801	01	BUFFALO/SURR. CNTYS, NY	REST OF NEW YORK	0.973	0.967	0.006	0.6
801	02	ROCHESTER/SURR. CNTYS, NY	REST OF NEW YORK	0.973	0.995	-0.022	-2.2
801	03	N. CENTRAL CITIES, NY	REST OF NEW YORK	0.973	0.981	-0.008	-0.8
801	04	REST OF NEW YORK	REST OF NEW YORK	0.973	0.960	0.013	1.4
803	01	MANHATTAN, NY	MANHATTAN, NY	1.225	1.225	0.000	0.0
803	02	NYC SUBURBS/LONG I., NY	NYC SUBURBS/LONG I., NY	1.170	1.170	0.000	0.0
803	03	POUGHKEPSIE/NYC SUBURBS, NY	POUGHKEPSIE/NYC SUBURBS, NY	1.050	1.050	0.000	0.0
14330	04	QUEENS, NY	QUEENS, NY	1.163	1.163	0.000	0.0
1380	01	PORTLAND, ET AL. (CITIES), OR	PORTLAND, OR	0.981	0.981	0.000	0.0
1380	02	EUGENE, ET AL. (CITIES), OR	REST OF OREGON	0.933	0.935	-0.002	-0.2
1380	03	SALEM, ET AL. (CITIES), OR	REST OF OREGON	0.933	0.934	-0.001	-0.1
1380	12	SW OR CITIES (CITY LIMITS)	REST OF OREGON	0.933	0.946	-0.013	-1.4
1380	99	* REST OF OREGON	PORTLAND, OR	0.981	0.924	0.057	6.2
1380	99	* REST OF OREGON	REST OF OREGON	0.933	0.924	0.009	1.0
865	01	* PHILLY/PITTD MED SHCLS/HOSPS, PA	PHILADELPHIA, PA	1.066	1.041	0.025	2.4

TABLE A-8 (continued)

1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995 LOCALITIES AND POLICY OPTION, BASIC FEE SCHEDULE AREAS (FSAs), ALPHABETICALLY BY STATE AND LOCALITY NUMBER (GAFs INCLUDES ONLY MULTI-LOCALITY STATES)

Carrier Number	Locality Number	January 1, 1995 Locality (* Indicates locality part)	Policy Option, Basic FSA	GAF		Percentage Point Difference	Percent Difference
				Policy Option Basic	Jan 1, 1995 Localities		
865	01	* PHILLY/PITTT MED SHCLSHOSP, PA	REST OF PENNSYLVANIA	0.951	1.041	-0.090	-8.6
865	02	* LG PA CITIES	PHILADELPHIA, PA	1.066	1.001	0.065	6.5
865	02	* LG PA CITIES	REST OF PENNSYLVANIA	0.951	1.001	-0.050	-5.0
865	03	SM PA CITIES	REST OF PENNSYLVANIA	0.951	0.944	0.007	0.7
865	04	REST OF PA	REST OF PENNSYLVANIA	0.951	0.930	0.021	2.3
900	02	NORTHEAST RURAL TX	REST OF TEXAS	0.924	0.911	0.013	1.4
900	03	SOUTHEAST RURAL TX	REST OF TEXAS	0.924	0.922	0.002	0.2
900	04	WESTERN TX	REST OF TEXAS	0.924	0.893	0.031	3.5
900	06	TEMPLE, TX	REST OF TEXAS	0.924	0.927	-0.003	-0.3
900	07	SAN ANTONIO, TX	REST OF TEXAS	0.924	0.946	-0.022	-2.6
900	08	TEXARKANA, TX	REST OF TEXAS	0.924	0.915	0.009	1.0
900	09	BRAZORIA, TX	REST OF TEXAS	1.003	1.003	0.000	0.0
900	10	BROWNSVILLE, TX	REST OF TEXAS	0.924	0.905	0.019	2.1
900	11	DALLAS, TX	DALLAS, TX	1.006	1.006	0.000	0.0
900	12	DENTON, TX	REST OF TEXAS	0.924	0.955	-0.031	-3.2
900	13	ODESSA, TX	REST OF TEXAS	0.924	0.946	-0.022	-2.3
900	14	EL PASO, TX	REST OF TEXAS	0.924	0.936	-0.012	-1.3
900	15	GALVESTON, TX	GALVESTON, TX	1.001	1.001	0.000	0.0
900	16	GRAYSON, TX	REST OF TEXAS	0.924	0.918	0.006	0.7
900	17	LONGVIEW, TX	REST OF TEXAS	0.924	0.921	0.003	0.3
900	18	HOUSTON, TX	HOUSTON, TX	1.034	1.034	0.000	0.0
900	19	MC ALLEN, TX	REST OF TEXAS	0.924	0.904	0.020	2.2
900	20	BEAUMONT, TX	BEAUMONT, TX	0.973	0.973	0.000	0.0
900	21	LUBBOCK, TX	REST OF TEXAS	0.924	0.924	0.000	0.0
900	22	WACO, TX	REST OF TEXAS	0.924	0.923	0.001	0.1
900	23	MIDLAND, TX	REST OF TEXAS	0.924	0.946	-0.022	-2.3
900	24	CORPUS CHRISTI, TX	REST OF TEXAS	0.924	0.941	-0.017	-1.8
900	25	ORANGE, TX	REST OF TEXAS	0.924	0.944	-0.020	-2.1
900	26	AMARILLO, TX	REST OF TEXAS	0.924	0.930	-0.006	-0.6
900	27	TYLER, TX	REST OF TEXAS	0.924	0.933	-0.009	-1.0
900	28	FORT WORTH, TX	FORT WORTH, TX	0.977	0.977	0.000	0.0
900	29	ABILENE, TX	REST OF TEXAS	0.924	0.909	0.015	1.7
900	30	SAN ANGELO, TX	REST OF TEXAS	0.924	0.900	0.024	2.7
900	31	AUSTIN, TX	AUSTIN, TX	0.979	0.979	0.000	0.0
900	32	VICTORIA, TX	REST OF TEXAS	0.924	0.928	-0.004	-0.4
900	33	LAREDO, TX	REST OF TEXAS	0.924	0.907	0.017	1.9
900	34	WICHITA FALLS, TX	REST OF TEXAS	0.924	0.906	0.018	2.0
10490	01	RICHMOND & CHARLOTTESVILLE, VA	VIRGINIA	0.944	0.975	-0.031	-3.2
10490	02	TIDEWATER & N VA CNTYS	VIRGINIA	0.944	0.958	-0.014	-1.5
10490	03	SM TOWN/INDUSTRIAL VA	VIRGINIA	0.944	0.920	0.024	2.6
10490	04	REST OF VA	VIRGINIA	0.944	0.912	0.032	3.5
1390	01	W & SE WA (EXCL SEATTLE)	REST OF WASHINGTON	0.962	0.955	-0.003	-0.3
1390	02	SEATTLE (KING CNTY), WA	SEATTLE (KING CNTY), WA	1.023	1.023	0.000	0.0
1390	03	E CNTRL & NE WA	REST OF WASHINGTON	0.962	0.966	0.006	0.6
16510	16	CHARLESTON, WV	WEST VIRGINIA	0.919	0.941	-0.022	-2.3
16510	17	WHEELING, WV	WEST VIRGINIA	0.919	0.911	0.008	0.9
16510	18	EASTERN VALLEY, WV	WEST VIRGINIA	0.919	0.937	-0.018	-1.9
16510	19	OHIO RIVER VALLEY, WV	WEST VIRGINIA	0.919	0.910	0.009	1.0
16510	20	SOUTHERN VALLEY, WV	WEST VIRGINIA	0.919	0.898	0.021	2.3
951	04	MILWAUKEE, WI	WISCONSIN	0.968	0.999	-0.031	-3.1
951	12	NORTHWEST WI	WISCONSIN	0.968	0.925	0.043	4.6
951	13	CENTRAL WI	WISCONSIN	0.968	0.924	0.044	4.8
951	14	SOUTHWEST WI	WISCONSIN	0.968	0.924	0.044	4.8
951	15	MADISON (DANE CNTY), WI	WISCONSIN	0.968	1.002	-0.034	-3.4
951	19	LA CROSSE (W CNTRL), WI	WISCONSIN	0.968	0.943	0.025	2.7
951	36	WAUSAU (N CNTRL), WI	WISCONSIN	0.968	0.932	0.036	3.9
951	40	GREEN BAY (NORTHEAST), WI	WISCONSIN	0.968	0.951	0.017	1.8
951	46	MILWAUKEE SUBURBS (SE), WI	WISCONSIN	0.968	0.985	-0.017	-1.7
951	54	JANESVILLE (S CNTRL), WI	WISCONSIN	0.968	0.946	0.022	2.3
951	60	OSHKOSH (E CNTRL), WI	WISCONSIN	0.968	0.946	0.022	2.3

SOURCE: Health Economics Research, Inc.

TABLE A-9

1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995 LOCALITIES AND POLICY OPTION, EXTENDED FEE SCHEDULE AREAS (FSAs), IN DESCENDING ORDER OF DIFFERENCE (INCLUDES ONLY MULTI-LOCALITY STATES)

Carrier Number	Locality Number	January 1, 1995 Locality * (indicates locality part)	Policy Option, Extended FSA	GAF		Percentage Point Difference	Percent Difference
				Policy Option Extended	Jan. 1, 1995 Localities		
955	02	* LG PA CITIES	PHILADELPHIA, PA	1.065	1.001	0.065	6.5 %
700	02	* MASS SUBURBS/RURAL CITIES	BOSTON, MA	1.108	1.048	0.060	5.7
1380	99	* REST OF OREGON	PORTLAND, OR	0.981	0.924	0.057	6.2
542	02	NE RURAL, CA	REST OF CALIFORNIA	1.003	0.952	0.051	5.4
660	03	* REST OF KENTUCKY	LEXINGTON & LOUISVILLE, KY	0.946	0.895	0.051	5.7
542	13	KINGS/TULARE, CA	REST OF CALIFORNIA	1.003	0.955	0.048	5.0
542	11	FRESNO/MADERA, CA	REST OF CALIFORNIA	1.003	0.971	0.032	3.3
621	13	SOUTHEAST IL	REST OF ILLINOIS	0.913	0.882	0.031	3.5
900	04	WESTERN TX	REST OF TEXAS	0.924	0.893	0.031	3.5
1030	07	FRESCOTT, AZ	ARIZONA	0.995	0.964	0.031	3.2
1290	03	ELKO & ELY (CITIES), NV	NEVADA	1.010	0.980	0.030	3.1
621	07	QUINCY, IL	REST OF ILLINOIS	0.913	0.886	0.027	3.0
542	10	MERCED/SURR CNTYS, CA	REST OF CALIFORNIA	1.003	0.977	0.026	2.7
865	01	* PHILLY/PITT MED SHCLS/HOSPS, PA	PHILADELPHIA, PA	1.066	1.041	0.025	2.4
621	14	SOUTHERN IL	REST OF ILLINOIS	0.913	0.889	0.024	2.7
630	03	REST OF IN	INDIANA	0.925	0.901	0.024	2.7
700	01	* URBAN MASS	BOSTON, MA	1.108	1.084	0.024	2.2
900	30	* SAN ANGELO, TX	REST OF TEXAS	0.924	0.900	0.024	2.7
10230	03	* S. CNTRL CT	FAIRFIELD COUNTY, CT	1.146	1.123	0.023	2.0
1030	05	FLAGSTAFF, AZ	ARIZONA	0.995	0.973	0.022	2.3
865	04	REST OF PA	REST OF PENNSYLVANIA	0.951	0.930	0.021	2.3
10230	04	EASTERN CT	REST OF CONNECTICUT	1.093	1.072	0.021	2.0
510	06	REST OF AL	REST OF ALABAMA	0.922	0.902	0.020	2.2
900	19	MC ALLEN, TX	REST OF TEXAS	0.924	0.904	0.020	2.2
900	10	BROWNSVILLE, TX	REST OF TEXAS	0.924	0.905	0.019	2.1
1030	08	YUMA, AZ	ARIZONA	0.995	0.976	0.019	1.9
500	34	WICHITA FALLS, TX	REST OF TEXAS	0.924	0.906	0.018	2.0
1040	04	REST OF GA	REST OF GEORGIA	0.935	0.917	0.018	2.0
621	01	NORTHWEST, IL	REST OF ILLINOIS	0.913	0.896	0.017	1.9
900	33	LAREDO, TX	REST OF TEXAS	0.924	0.907	0.017	1.9
951	13	CENTRAL WI	REST OF WISCONSIN	0.941	0.924	0.017	1.8
951	14	SOUTHWEST WI	REST OF WISCONSIN	0.941	0.924	0.017	1.8
860	03	SOUTHERN NJ	REST OF NEW JERSEY	1.051	1.035	0.016	1.5
10250	01	REST OF MISSISSIPPI	MISSISSIPPI	0.899	0.883	0.016	1.8
11260	01	* ST LOUIS/LO E. CITIES, MO	ST LOUIS, MO	0.964	0.958	0.016	1.7
951	12	NORTHWEST WI	REST OF WISCONSIN	0.941	0.925	0.016	1.7
590	01	REST OF FLORIDA	REST OF FLORIDA	0.984	0.969	0.015	1.5
900	29	ABILENE, TX	REST OF TEXAS	0.924	0.909	0.015	1.7
1030	02	TUCSON, AZ	ARIZONA	0.995	0.980	0.015	1.5
11260	02	SM E. CITIES, MO	REST OF MISSOURI	0.911	0.897	0.014	1.6
630	02	URBAN IN	INDIANA	0.925	0.912	0.013	1.4
801	04	REST OF NEW YORK	REST OF NEW YORK	0.973	0.960	0.013	1.4
900	02	NORTHEAST RURAL TX	REST OF TEXAS	0.924	0.911	0.013	1.4
1290	99	REST OF NEVADA	NEVADA	1.010	0.998	0.012	1.2
11260	03	REST OF MO	REST OF MISSOURI	0.911	0.899	0.012	1.3
528	50	REST OF LA	REST OF LOUISIANA	0.926	0.915	0.011	1.2
5130	12	NORTH IDAHO	IDAHO	0.911	0.901	0.010	1.1
16510	20	SOUTHERN VALLEY, WV	REST OF WEST VIRGINIA	0.908	0.898	0.010	1.1
528	07	ALEXANDRIA, LA	REST OF LOUISIANA	0.926	0.917	0.009	1.0
660	03	* REST OF KENTUCKY	REST OF KENTUCKY	0.904	0.895	0.009	1.0
900	08	TEXARKANA, TX	REST OF TEXAS	0.924	0.915	0.009	1.0
901	02	WESTERN MD	REST OF MARYLAND	0.964	0.955	0.009	0.9
1380	99	* REST OF OREGON	REST OF OREGON	0.933	0.924	0.009	1.0
542	14	BAKERSFIELD, CA	REST OF CALIFORNIA	1.003	0.994	0.009	0.9
951	36	WAUSAU (N CNTRL), WI	REST OF WISCONSIN	0.941	0.932	0.009	1.0
528	05	MONROE, LA	REST OF LOUISIANA	0.926	0.918	0.008	0.9
865	03	SM PA CITIES	REST OF PENNSYLVANIA	0.951	0.944	0.007	0.7
1030	99	REST OF AZ	ARIZONA	0.995	0.988	0.007	0.7
801	01	BUFFALO/SURR. CNTYS, NY	REST OF NEW YORK	0.973	0.967	0.006	0.6
900	16	GRAYSON, TX	REST OF TEXAS	0.924	0.918	0.006	0.7
1040	03	SMALL GA CITIES 03	REST OF GEORGIA	0.935	0.929	0.006	0.6
1390	03	E CNTRL & NE WA	REST OF WASHINGTON	0.962	0.956	0.006	0.6
10490	04	REST OF VA	REST OF VIRGINIA	0.918	0.912	0.006	0.7
528	06	LAFAYETTE, LA	REST OF LOUISIANA	0.926	0.921	0.005	0.5
542	08	STOCKTON/SURR. CNTYS, CA	REST OF CALIFORNIA	1.003	0.998	0.005	0.5
900	17	LONGVIEW, TX	REST OF TEXAS	0.924	0.921	0.003	0.3
10230	02	* SW CT	FAIRFIELD COUNTY, CT	1.146	1.143	0.003	0.3

TABLE A-9 (continued)

1995 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995 LOCALITIES AND POLICY OPTION, EXTENDED FEE SCHEDULE AREAS (FSAs), IN DESCENDING ORDER OF DIFFERENCE (INCLUDES ONLY MULTILOCALITY STATES)

Carrier Number	Locality Number	January 1, 1995 Locality (* indicates locality part)	Policy Option, Extended FSA	GAF		Percentage Point Difference	Percent Difference
				Policy Option Extended	Jan. 1, 1995 Localities		
510	02	NORTH CENTRAL, AL	REST OF ALABAMA	0.922	0.920	0.002	0.2
900	03	SOUTHEAST RURAL TX	REST OF TEXAS	0.924	0.922	0.002	0.2
621	03	DE KALB, IL	REST OF ILLINOIS	0.913	0.912	0.001	0.1
900	22	WACO, TX	REST OF TEXAS	0.924	0.923	0.001	0.1
21200	01	NORTHERN MAINE	REST OF MAINE	0.937	0.936	0.001	0.1
10230	01	NW AND N. CNTRL CT	REST OF CONNECTICUT	1.093	1.092	0.001	0.1
510	03	SOUTHEAST AL	REST OF ALABAMA	0.922	0.922	0.000	0.0
510	05	BIRMINGHAM, AL	BIRMINGHAM, AL	0.957	0.957	0.000	0.0
542	03	NEW ORLEANS, LA	NEW ORLEANS, LA	0.977	0.977	0.000	0.0
542	05	MARIN/NAPA/SOLANO, CA	MARIN/NAPA/SOLANO, CA	1.063	1.063	0.000	0.0
542	05	SAN FRANCISCO, CA	SAN FRANCISCO, CA	1.153	1.153	0.000	0.0
542	06	SAN MATEO, CA	SAN MATEO, CA	1.130	1.130	0.000	0.0
542	07	OAKLAND/BERKLEY, CA	OAKLAND/BERKLEY, CA	1.092	1.092	0.000	0.0
542	09	SANTA CLARA, CA	SANTA CLARA, CA	1.134	1.134	0.000	0.0
542	12	MONTEREY/SANTA CRUZ, CA	MONTEREY/SANTA CRUZ, CA	1.044	1.044	0.000	0.0
580	01	DC + MDVA SUBURBS	DC + MDVA SUBURBS	1.105	1.105	0.000	0.0
590	03	FORT LAUDERDALE, FL	FORT LAUDERDALE, FL	1.055	1.055	0.000	0.0
590	04	MIAMI, FL	MIAMI, FL	1.114	1.114	0.000	0.0
621	02	ROCKFORD, IL	ROCKFORD, IL	0.955	0.955	0.000	0.0
621	09	SPRINGFIELD, IL	SPRINGFIELD, IL	0.981	0.981	0.000	0.0
621	12	EAST ST. LOUIS, IL	EAST ST. LOUIS, IL	0.974	0.974	0.000	0.0
621	15	SUBURBAN CHICAGO, IL	SUBURBAN CHICAGO, IL	1.050	1.050	0.000	0.0
621	16	CHICAGO, IL	CHICAGO, IL	1.066	1.066	0.000	0.0
623	01	DETROIT, MI	DETROIT, MI	1.137	1.137	0.000	0.0
650	01	REST OF KANSAS	REST OF KANSAS	0.936	0.936	0.000	0.0
650	01	* LEXINGTON & LOUISVILLE, KY	LEXINGTON & LOUISVILLE, KY	0.946	0.946	0.000	0.0
740	02	N K.C. (CLAY/PATTE), MO	KANSAS CITY, MO	0.983	0.983	0.000	0.0
740	03	K.C. (JACKSON CNTY), MO	KANSAS CITY, MO	0.983	0.983	0.000	0.0
740	04	SUBURBAN KANSAS CITY, KANSAS	KANSAS CITY, KANSAS	0.982	0.982	0.000	0.0
740	05	KANSAS CITY, KANSAS	KANSAS CITY, KANSAS	0.982	0.982	0.000	0.0
803	01	MANHATTAN, NY	MANHATTAN, NY	1.225	1.225	0.000	0.0
803	02	NYC SUBURBS/LONG I., NY	NYC SUBURBS/LONG I., NY	1.170	1.170	0.000	0.0
803	03	POUGHKEPSIE/NYC SUBURBS, NY	POUGHKEPSIE/NYC SUBURBS, NY	1.050	1.050	0.000	0.0
900	01	NORTHERN NJ	NORTHERN NJ	1.109	1.109	0.000	0.0
900	09	BRAZORIA, TX	BRAZORIA, TX	1.003	1.003	0.000	0.0
900	11	DALLAS, TX	DALLAS, TX	1.006	1.006	0.000	0.0
900	15	GALVESTON, TX	GALVESTON, TX	1.001	1.001	0.000	0.0
900	18	HOUSTON, TX	HOUSTON, TX	1.034	1.034	0.000	0.0
900	20	BEAUMONT, TX	BEAUMONT, TX	0.973	0.973	0.000	0.0
900	21	LUBBOCK, TX	REST OF TEXAS	0.924	0.924	0.000	0.0
900	28	FORT WORTH, TX	FORT WORTH, TX	0.977	0.977	0.000	0.0
900	31	AUSTIN, TX	AUSTIN, TX	0.979	0.979	0.000	0.0
901	01	BALTIMORE/SURR. CNTYS, MD	BALTIMORE/SURR. CNTYS, MD	1.032	1.032	0.000	0.0
951	04	MILWAUKEE, WI	MILWAUKEE, WI	0.999	0.999	0.000	0.0
951	15	MADISON (DANE CNTY), WI	MADISON (DANE CNTY), WI	1.002	1.002	0.000	0.0
951	46	MILWAUKEE SUBURBS (SE), WI	MILWAUKEE SUBURBS (SE), WI	0.985	0.985	0.000	0.0
1040	01	ATLANTA, GA	ATLANTA, GA	1.011	1.011	0.000	0.0
1290	01	LAS VEGAS, ET AL. (CITIES), NV	NEVADA	1.010	1.010	0.000	0.0
1380	01	PORTLAND, ET AL. (CITIES), OR	PORTLAND, ET AL. (CITIES)	0.981	0.981	0.000	0.0
1390	02	SEATTLE (KING CNTY), WA	SEATTLE (KING CNTY), WA	1.023	1.023	0.000	0.0
2050	16	SANTA BARBARA, CA	SANTA BARBARA, CA	1.042	1.042	0.000	0.0
2050	17	VENTURA, CA	VENTURA, CA	1.079	1.079	0.000	0.0
2050	18	LOS ANGELES (1ST OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	19	LOS ANGELES (2ND OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	20	LOS ANGELES (3RD OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	21	LOS ANGELES (4TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	22	LOS ANGELES (5TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	23	LOS ANGELES (6TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	24	LOS ANGELES (7TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	25	LOS ANGELES (8TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	26	ANAHEIM/SANTA ANA, CA	ANAHEIM/SANTA ANA, CA	1.092	1.092	0.000	0.0
10490	01	RICHMOND & CHARLOTTESVILLE, VA	RICHMOND & CHARLOTTESVILLE, VA	0.975	0.975	0.000	0.0
10490	02	TIDEWATER & N VA CNTYS	TIDEWATER & N VA CNTYS, VA	0.958	0.958	0.000	0.0
14330	04	QUEENS, NY	QUEENS, NY	1.163	1.163	0.000	0.0
16510	16	CHARLESTON, WV	CHARLESTON, WV	0.941	0.941	0.000	0.0
21200	03	SOUTHERN MAINE	SOUTHERN MAINE	0.992	0.992	0.000	0.0

TABLE A-9 (continued)

1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995. LOCALITIES AND POLICY OPTION, EXTENDED FEE SCHEDULE AREAS (FSAs), IN DESCENDING ORDER OF DIFFERENCE (INCLUDES ONLY MULTI-LOCALITY STATES)

Carrier Number	Locality Number	January 1, 1995 Locality (* Indicates locality part)	Policy Option, Extended FSA	GAF		Percentage Point Difference	Percent Difference
				Policy Option Extended	Jan. 1, 1995 Localities		
623	02	MICHIGAN, NOT DETROIT	MICHIGAN, NOT DETROIT	1.012	1.013	-0.001	-0.1
21200	02	CENTRAL MAINE	REST OF MAINE	0.937	0.938	-0.001	-0.1
621	04	ROCK ISLAND, IL	REST OF ILLINOIS	0.913	0.914	-0.001	-0.1
1380	03	SALEM, ET AL. (CITIES), OR	REST OF OREGON	0.933	0.934	-0.001	-0.1
740	06	RURAL NW COUNTIES, MO	REST OF MISSOURI	0.911	0.913	-0.002	-0.2
951	19	LA CROSSE (W CNTRL), WI	REST OF WISCONSIN	0.941	0.943	-0.002	-0.2
1380	02	EUGENE, ET AL. (CITIES), OR	REST OF OREGON	0.933	0.935	-0.002	-0.2
10490	03	SM TOWN/INDUSTRIAL VA	REST OF VIRGINIA	0.918	0.920	-0.002	-0.2
16510	19	ORIO RIVER VALLEY, WV	REST OF WEST VIRGINIA	0.908	0.910	-0.002	-0.2
1290	02	RENO, ET AL. (CITIES), NV	NEVADA	1.010	1.013	-0.003	-0.3
510	04	MOBILE, AL	REST OF ALABAMA	0.922	0.925	-0.003	-0.3
900	06	TEMPLE, TX	REST OF TEXAS	0.924	0.927	-0.003	-0.3
1390	01	W & SE WA (EXCL SEATTLE)	REST OF WASHINGTON	0.962	0.965	-0.003	-0.3
5130	11	SOUTH IDAHO	IDAHO	0.911	0.914	-0.003	-0.3
16510	17	WHEELING, WV	REST OF WEST VIRGINIA	0.908	0.911	-0.003	-0.3
590	02	NNC FL CITIES	REST OF FLORIDA	0.984	0.988	-0.004	-0.4
660	02	SM CITIES (CITY LIMITS) KY	REST OF KENTUCKY	0.904	0.908	-0.004	-0.4
900	32	VICTORIA, TX	REST OF TEXAS	0.924	0.928	-0.004	-0.4
621	11	DECATUR, IL	REST OF ILLINOIS	0.913	0.918	-0.005	-0.5
951	54	JAMESVILLE (S CNTRL), WI	REST OF WISCONSIN	0.941	0.946	-0.005	-0.5
951	60	OSHKOSH (E CNTRL), WI	REST OF WISCONSIN	0.941	0.946	-0.005	-0.5
900	26	AMARILLO, TX	REST OF TEXAS	0.924	0.930	-0.006	-0.6
1030	01	PHOENIX, AZ	ARIZONA	0.995	1.002	-0.007	-0.7
700	02	* MASS SUBURBS/RURAL CITIES	REST OF MASSACHUSETTS	1.041	1.048	-0.007	-0.7
801	03	N. CENTRAL CITIES, NY	REST OF NEW YORK	0.973	0.981	-0.008	-0.8
528	02	SHREVEPORT, LA	REST OF LOUISIANA	0.926	0.935	-0.009	-1.0
740	01	ST JOSEPH, MO	REST OF MISSOURI	0.911	0.920	-0.009	-1.0
900	27	TYLER, TX	REST OF TEXAS	0.924	0.933	-0.009	-1.0
501	03	SOUTH & E. SHORE MD	REST OF MARYLAND	0.964	0.974	-0.010	-1.0
951	40	GREEN BAY (NORTHEAST), WI	REST OF WISCONSIN	0.941	0.951	-0.010	-1.1
621	06	KANKAKEE, IL	REST OF ILLINOIS	0.913	0.924	-0.011	-1.2
542	27	RIVERSIDE, CA	REST OF CALIFORNIA	1.003	1.014	-0.011	-1.1
860	02	MIDDLE NJ	REST OF NEW JERSEY	1.051	1.062	-0.011	-1.0
900	14	EL PASO, TX	REST OF TEXAS	0.924	0.936	-0.012	-1.3
630	01	METROPOLITAN IN	INDIANA	0.925	0.938	-0.013	-1.4
1380	12	SW OR CITIES (CITY LIMITS)	REST OF ILLINOIS	0.933	0.946	-0.013	-1.4
621	06	NORMAL, IL	REST OF ILLINOIS	0.911	0.926	-0.013	-1.4
621	10	CHAMPAIGN-URBANA, IL	REST OF ILLINOIS	0.913	0.927	-0.014	-1.5
10250	02	URBAN MISSISSIPPI	MISSISSIPPI	0.899	0.913	-0.014	-1.5
528	04	LAKE CHARLES, LA	REST OF LOUISIANA	0.926	0.941	-0.015	-1.6
1040	02	SMALL GA CITIES 02	REST OF GEORGIA	0.935	0.951	-0.016	-1.7
542	01	N. COASTAL CNTYS, CA	REST OF CALIFORNIA	1.003	1.019	-0.016	-1.6
542	15	SAN BERNARDINO CTRL CNTYS CA	REST OF CALIFORNIA	1.003	1.019	-0.016	-1.6
510	01	NORTHWEST AL	REST OF ALABAMA	0.922	0.939	-0.017	-1.8
900	24	CORPUS CHRISTI, TX	REST OF TEXAS	0.924	0.941	-0.017	-1.8
542	04	SACRAMENTO/SURR. CNTYS, CA	REST OF CALIFORNIA	1.003	1.020	-0.017	-1.7
528	03	BATON ROUGE, LA	REST OF LOUISIANA	0.926	0.944	-0.018	-1.9
2050	28	SAN DIEGO/IMPERIAL, CA	REST OF CALIFORNIA	1.003	1.022	-0.019	-1.9
900	25	ORANGE, TX	REST OF TEXAS	0.924	0.944	-0.020	-2.1
900	13	ODESSA, TX	REST OF TEXAS	0.924	0.946	-0.022	-2.3
900	23	MIDLAND, TX	REST OF TEXAS	0.924	0.946	-0.022	-2.3
801	02	ROCHESTER/SURR. CNTYS, NY	REST OF NEW YORK	0.973	0.995	-0.022	-2.2
621	05	PEORIA, IL	REST OF ILLINOIS	0.913	0.938	-0.025	-2.7
900	07	SAN ANTONIO, TX	REST OF TEXAS	0.924	0.949	-0.025	-2.6
16510	18	EASTERN VALLEY, WV	REST OF WEST VIRGINIA	0.908	0.937	-0.029	-3.1
10230	03	* S CNTRL CT	REST OF CONNECTICUT	1.093	1.123	-0.030	-2.7
900	12	DENTON, TX	REST OF TEXAS	0.924	0.955	-0.031	-3.2
660	01	* LEXINGTON & LOUISVILLE, KY	REST OF KENTUCKY	0.904	0.946	-0.042	-4.4
700	01	* URBAN MASS	REST OF MASSACHUSETTS	1.041	1.054	-0.043	-4.0
660	02	* LG PA CITIES	REST OF PENNSYLVANIA	0.951	1.001	-0.050	-5.0
10230	02	* SW CT	REST OF CONNECTICUT	1.093	1.143	-0.050	-4.4
11260	01	* ST. LOUIS/LG E. CITIES, MO	REST OF MISSOURI	0.911	0.968	-0.057	-5.9
865	01	* PHILLY/PITT MED SCHLS/HOSPS, PA	REST OF PENNSYLVANIA	0.951	1.041	-0.090	-8.6

SOURCE: Health Economics Research, Inc.

TABLE A-10

1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995 LOCALITIES AND POLICY OPTION, EXTENDED FEE SCHEDULE AREAS (FSAs), ALPHABETICALLY BY STATE AND LOCALITY NUMBER (INCLUDES ONLY MULTI-LOCALITY STATES)

Carrier Number	Locality Number	January 1, 1995 Locality (* indicates locality ps-1)	Policy Option, Extended FSA	GAF		Percentage Point Difference	Percent Difference
				Policy Option Extended	Jan. 1, 1995 Localities		
510	01	NORTHWEST AL	REST OF ALABAMA	0.922	0.939	-0.017	-1.8 %
510	02	NORTH CENTRAL AL	REST OF ALABAMA	0.922	0.920	0.002	0.2
510	03	SOUTHEAST AL	REST OF ALABAMA	0.922	0.922	0.000	0.0
510	04	MOBILE, AL	REST OF ALABAMA	0.922	0.925	-0.003	-0.3
510	05	BIRMINGHAM, AL	BIRMINGHAM, AL	0.957	0.957	0.000	0.0
510	06	REST OF AL	REST OF ALABAMA	0.922	0.902	0.020	2.2
1030	01	PHOENIX, AZ	ARIZONA	0.995	1.002	-0.007	-0.7
1030	02	TUCSON, AZ	ARIZONA	0.995	0.980	0.015	1.5
1030	05	FLAGSTAFF, AZ	ARIZONA	0.995	0.973	0.022	2.3
1030	07	PRESCOTT, AZ	ARIZONA	0.995	0.964	0.031	3.2
1030	08	YUMA, AZ	ARIZONA	0.995	0.976	0.019	1.9
1030	99	REST OF AZ	ARIZONA	0.995	0.988	0.007	0.7
542	01	N. COASTAL CNTYS, CA	REST OF CALIFORNIA	1.003	1.019	-0.016	-1.6
542	02	NE RURAL, CA	REST OF CALIFORNIA	1.003	0.952	0.051	5.4
542	03	MARIN/NAPA/SOLANO, CA	MARIN/NAPA/SOLANO, CA	1.063	1.063	0.000	0.0
542	04	SACRAMENTO/SURR. CNTYS, CA	REST OF CALIFORNIA	1.003	1.020	-0.017	-1.7
542	05	SAN FRANCISCO, CA	SAN FRANCISCO, CA	1.153	1.153	0.000	0.0
542	06	SAN MATEO, CA	SAN MATEO, CA	1.130	1.130	0.000	0.0
542	07	OAKLAND/BERKLEY, CA	OAKLAND/BERKLEY, CA	1.092	1.092	0.000	0.0
542	08	STOCKTON/SURR. CNTYS, CA	REST OF CALIFORNIA	1.003	0.998	0.005	0.5
542	09	SANTA CLARA, CA	SANTA CLARA, CA	1.134	1.134	0.000	0.0
542	10	MERCED/SURR. CNTYS, CA	REST OF CALIFORNIA	1.003	0.977	0.026	2.7
542	11	FRESNO/MADERA, CA	REST OF CALIFORNIA	1.003	0.971	0.032	3.3
542	12	MONTEREY/SANTA CRUZ, CA	MONTEREY/SANTA CRUZ, CA	1.044	1.044	0.000	0.0
542	13	KINGS/TULARE, CA	REST OF CALIFORNIA	1.003	0.955	0.048	4.8
542	14	BAKERSFIELD, CA	REST OF CALIFORNIA	1.003	0.984	0.009	0.9
542	15	SAN BERNARDINO/CTRL CNTYS CA	REST OF CALIFORNIA	1.003	1.019	-0.016	-1.6
542	27	RIVERSIDE, CA	REST OF CALIFORNIA	1.003	1.014	-0.011	-1.1
2050	16	SANTA BARBARA, CA	SANTA BARBARA, CA	1.042	1.042	0.000	0.0
2050	17	VENTURA, CA	VENTURA, CA	1.079	1.079	0.000	0.0
2050	18	LOS ANGELES (1ST OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	19	LOS ANGELES (2ND OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	20	LOS ANGELES (3RD OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	21	LOS ANGELES (4TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	22	LOS ANGELES (5TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	23	LOS ANGELES (6TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	24	LOS ANGELES (7TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	25	LOS ANGELES (8TH OF 8)	LOS ANGELES, CA	1.103	1.103	0.000	0.0
2050	26	ANAHEIM/SANTA ANA, CA	ANAHEIM/SANTA ANA, CA	1.092	1.092	0.000	0.0
2050	28	SAN DIEGO/IMPERIAL, CA	REST OF CALIFORNIA	1.003	1.022	-0.019	-1.9
10230	01	NW AND N CNTRL CT	REST OF CONNECTICUT	1.093	1.092	0.001	0.1
10230	02	* SW CT	FAIRFIELD COUNTY, CT	1.146	1.143	0.003	0.3
10230	03	* S CNTRL CT	FAIRFIELD COUNTY, CT	1.093	1.143	-0.050	-4.4
10230	03	* S CNTRL CT	FAIRFIELD COUNTY, CT	1.146	1.123	0.023	2.0
10230	04	EASTERN CT	REST OF CONNECTICUT	1.093	1.123	-0.030	-2.7
580	01	DC +MDVA SUBURBS	DC +MDVA SUBURBS	1.093	1.072	0.021	2.0
580	01	DC +MDVA SUBURBS	DC +MDVA SUBURBS	1.105	1.105	0.000	0.0
590	01	REST OF FLORIDA	REST OF FLORIDA	0.984	0.969	0.015	1.5
590	02	NNC FL CITIES	REST OF FLORIDA	0.984	0.988	-0.004	-0.4
590	03	FORT LAUDERDALE, FL	FORT LAUDERDALE, FL	1.055	1.055	0.000	0.0
590	04	MIAMI, FL	MIAMI, FL	1.114	1.114	0.000	0.0
1040	01	ATLANTA, GA	ATLANTA, GA	1.011	1.011	0.000	0.0
1040	02	SMALL GA CITIES 02	REST OF GEORGIA	0.935	0.951	-0.016	-1.7
1040	03	SMALL GA CITIES 03	REST OF GEORGIA	0.935	0.929	0.006	0.6
1040	04	REST OF GA	REST OF GEORGIA	0.935	0.917	0.018	2.0
5130	11	SOUTH IDAHO	IDAHO	0.911	0.914	-0.003	-0.3
5130	12	NORTH IDAHO	IDAHO	0.911	0.901	0.010	1.1
621	01	NORTH-WEST, IL	REST OF ILLINOIS	0.913	0.896	0.017	1.9
621	02	ROCKFORD, IL	ROCKFORD, IL	0.955	0.955	0.000	0.0
621	03	DE KALB, IL	REST OF ILLINOIS	0.913	0.912	0.001	0.1
621	04	ROCK ISLAND, IL	REST OF ILLINOIS	0.913	0.914	-0.001	-0.1
621	05	PEORIA, IL	REST OF ILLINOIS	0.913	0.938	-0.025	-2.7
621	06	KANKAKEE, IL	REST OF ILLINOIS	0.913	0.924	-0.011	-1.2
621	07	QUINCY, IL	REST OF ILLINOIS	0.913	0.886	0.027	3.0
621	08	NORMAL, IL	REST OF ILLINOIS	0.913	0.926	-0.013	-1.4
621	09	SPRINGFIELD, IL	SPRINGFIELD, IL	0.961	0.961	0.000	0.0
621	10	CHAMPAIGN-URBANA, IL	REST OF ILLINOIS	0.913	0.927	-0.014	-1.5
621	11	DECATUR, IL	REST OF ILLINOIS	0.913	0.918	-0.005	-0.5

TABLE A-10 (continued)

1996 GEOGRAPHIC ADJUSTMENT FACTORS (GAFs) BY MEDICARE PAYMENT LOCALITY/LOCALITY PART FOR JANUARY 1, 1995 LOCALITIES AND POLICY OPTION, EXTENDED FEE SCHEDULE AREAS (FSAs), ALPHABETICALLY BY STATE AND LOCALITY NUMBER (INCLUDES ONLY MULTI-LOCALITY STATES)

Carrier Number	Locality Number	January 1, 1995 Locality ("Indicates locality part")	Policy Option, Extended FSA	GAF			
				Policy Option Extended	Jan. 1, 1995 Localities	Percentage Point Difference	Percent Difference
621	12	EAST ST. LOUIS, IL	EAST ST. LOUIS, IL	0.974	0.974	0.000	0.0
621	13	SOUTHEAST IL	REST OF ILLINOIS	0.913	0.882	0.031	3.5
621	14	SOUTHERN IL	REST OF ILLINOIS	0.913	0.889	0.024	2.7
621	15	SUBURBAN CHICAGO, IL	SUBURBAN CHICAGO, IL	1.050	1.050	0.000	0.0
621	16	CHICAGO, IL	CHICAGO, IL	1.066	1.066	0.000	0.0
630	01	METROPOLITAN IND	INDIANA	0.925	0.938	-0.013	-1.4
630	02	URBAN IND	INDIANA	0.925	0.912	0.013	1.4
630	03	REST OF IND	INDIANA	0.925	0.901	0.024	2.7
650	01	REST OF KANSAS	REST OF KANSAS	0.936	0.936	0.000	0.0
740	04	SUBURBAN KANSAS CITY, KANSAS	KANSAS CITY, KANSAS	0.982	0.982	0.000	0.0
740	05	KANSAS CITY, KANSAS	KANSAS CITY, KANSAS	0.982	0.982	0.000	0.0
960	01	* LEXINGTON & LOUISVILLE, KY	LEXINGTON & LOUISVILLE, KY	0.946	0.946	0.000	0.0
960	01	* LEXINGTON & LOUISVILLE, KY	REST OF KENTUCKY	0.904	0.946	-0.042	-4.4
960	02	* SM CITIES (CITY LIMITS) KY	REST OF KENTUCKY	0.904	0.908	-0.004	-0.4
960	03	* REST OF KENTUCKY	LEXINGTON & LOUISVILLE, KY	0.946	0.895	0.051	5.7
960	03	* REST OF KENTUCKY	REST OF KENTUCKY	0.904	0.895	0.009	1.0
528	01	NEW ORLEANS, LA	NEW ORLEANS, LA	0.977	0.977	0.000	0.0
528	02	SHREVEPORT, LA	REST OF LOUISIANA	0.926	0.935	-0.009	-1.0
528	03	BATON ROUGE, LA	REST OF LOUISIANA	0.926	0.944	-0.018	-1.9
528	04	LAKE CHARLES, LA	REST OF LOUISIANA	0.926	0.941	-0.015	-1.6
528	05	MONROE, LA	REST OF LOUISIANA	0.926	0.918	0.008	0.9
528	06	LAFAYETTE, LA	REST OF LOUISIANA	0.926	0.921	0.005	0.5
528	07	ALEXANDRIA, LA	REST OF LOUISIANA	0.926	0.917	0.009	1.0
528	08	REST OF LA	REST OF LOUISIANA	0.926	0.915	0.011	1.2
21200	01	NORTHERN MAINE	REST OF MAINE	0.937	0.936	0.001	0.1
21200	02	CENTRAL MAINE	REST OF MAINE	0.937	0.938	-0.001	-0.1
21200	03	SOUTHERN MAINE	SOUTHERN MAINE	0.992	0.992	0.000	0.0
901	01	BALTIMORE/SURR. CNTYS, MD	BALTIMORE/SURR. CNTYS, M	1.032	1.032	0.000	0.0
901	02	WESTERN MD	REST OF MARYLAND	0.964	0.965	0.009	0.9
901	03	SOUTH & E. SHORE MD	REST OF MARYLAND	0.964	0.974	-0.010	-1.0
700	01	URBAN MASS	BOSTON, MA	1.108	1.084	0.024	2.2
700	01	* URBAN MASS	REST OF MASSACHUSETTS	1.041	1.084	-0.043	-4.0
700	02	* MASS SUBURBS/RURAL CITIES	BOSTON, MA	1.108	1.048	0.060	5.7
700	02	* MASS SUBURBS/RURAL CITIES	REST OF MASSACHUSETTS	1.041	1.048	-0.007	-0.7
623	01	DETROIT, MI	DETROIT, MI	1.137	1.137	0.000	0.0
623	02	MICHIGAN, NOT DETROIT	REST OF MICHIGAN	1.012	1.013	-0.001	-0.1
10250	01	REST OF MISSISSIPPI	MISSISSIPPI	0.899	0.883	0.016	1.8
10250	02	URBAN MISSISSIPPI	MISSISSIPPI	0.899	0.913	-0.014	-1.5
740	01	ST. JOSEPH, MO	REST OF MISSOURI	0.911	0.920	-0.009	-1.0
740	02	N.K.C. (CLAY/PLATTE), MO	KANSAS CITY, MO	0.983	0.983	0.000	0.0
740	03	K.C. (JACKSON CNTY), MO	KANSAS CITY, MO	0.983	0.983	0.000	0.0
740	06	RURAL NW COUNTIES, MO	REST OF MISSOURI	0.911	0.913	-0.002	-0.2
11260	01	* ST. LOUIS/SG E. CITIES, MO	ST. LOUIS, MO	0.984	0.968	0.016	1.7
11260	01	* ST. LOUIS/SG E. CITIES, MO	REST OF MISSOURI	0.911	0.968	-0.057	-5.9
11260	02	SM E. CITIES, MO	REST OF MISSOURI	0.911	0.897	0.014	1.6
11260	03	REST OF MO	REST OF MISSOURI	0.911	0.899	0.012	1.3
1290	01	LAS VEGAS, ET AL. (CITIES), NV	NEVADA	1.010	1.010	0.000	0.0
1290	02	RENO, ET AL. (CITIES), NV	NEVADA	1.010	1.013	-0.003	-0.3
1290	03	ELKO & ELY (CITIES), NV	NEVADA	1.010	0.980	0.030	3.1
1290	99	REST OF NEVADA	NEVADA	1.010	0.998	0.012	1.2
860	01	NORTHERN NJ	NORTHERN NJ	1.109	1.109	0.000	0.0
860	02	MIDDLE NJ	REST OF NEW JERSEY	1.051	1.062	-0.011	-1.0
860	03	SOUTHERN NJ	REST OF NEW JERSEY	1.051	1.035	0.016	1.5
801	01	BUFFALO/SURR. CNTYS, NY	REST OF NEW YORK	0.973	0.967	0.006	0.6
801	02	ROCHESTER/SURR. CNTYS, NY	REST OF NEW YORK	0.973	0.995	-0.022	-2.2
801	03	N. CENTRAL CITIES, NY	REST OF NEW YORK	0.973	0.981	-0.008	-0.8
801	04	REST OF NEW YORK	REST OF NEW YORK	0.973	0.973	0.000	0.0
* 803	01	MANHATTAN, NY	MANHATTAN, NY	1.225	1.225	0.000	0.0
803	02	NYC SUBURBS/LONG I., NY	NYC SUBURBS/LONG I., NY	1.170	1.170	0.000	0.0
803	03	POUGHKEPSIE/NYC SUBURBS, NY	POUGHKEPSIE/NYC SUBURBS, NY	1.050	1.050	0.000	0.0
14330	04	QUEENS, NY	QUEENS, NY	1.163	1.163	0.000	0.0
1380	01	PORTLAND, ET AL. (CITIES), OR	PORTLAND, OR	0.981	0.981	0.000	0.0
1380	02	EUGENE, ET AL. (CITIES), OR	REST OF OREGON	0.933	0.935	-0.002	-0.2
1380	03	SALEM, ET AL. (CITIES), OR	REST OF OREGON	0.933	0.934	-0.001	-0.1
1380	12	SW OR CITIES (CITY LIMITS)	REST OF OREGON	0.933	0.948	-0.013	-1.4
1380	99	* REST OF OREGON	PORTLAND, OR	0.981	0.924	0.057	6.2
1380	99	* REST OF OREGON	REST OF OREGON	0.933	0.924	0.009	1.0
805	01	* PHILLY/PITT MED SCHLSHOSPS, PA	PHILADELPHIA, PA	1.066	1.041	0.025	2.4

TABLE A-11

STANDARD DEVIATION OF COUNTY GEOGRAPHIC ADJUSTMENT FACTOR
(GAF) BY STATE, IN DESCENDING ORDER OF STANDARD DEVIATION

State	Standard Deviation †	MULTIPLE - LOCALITY STATE		
		January 1, 1995	Policy Option, Basic	Policy Option, Extended
NEW YORK	0.10129	X	X	X
ILLINOIS	0.06896	X	X	X
MICHIGAN	0.06593	X	X	X
VIRGINIA*	0.06336	X	X	X
PENNSYLVANIA	0.05859	X	X	X
FLORIDA	0.05689	X	X	X
CALIFORNIA	0.05424	X	X	X
MARYLAND**	0.04848	X	X	X
TEXAS	0.04764	X	X	X
MINNESOTA	0.04324			
GEORGIA	0.04238	X	X	X
MASSACHUSETTS	0.03934	X	X	X
MISSOURI	0.03904	X	X	X
KANSAS	0.03792	X		X
DELAWARE	0.03711			
NEW JERSEY	0.03434	X	X	X
NEBRASKA	0.03404			
WASHINGTON	0.03378	X	X	X
NEW MEXICO	0.03346			
COLORADO	0.03238			
WISCONSIN	0.03095	X		X
LOUISIANA	0.02944	X	X	X
MAINE	0.02898	X	X	X
IOWA	0.02815			
CONNECTICUT	0.02700	X		X
NORTH CAROLINA	0.02697			
OHIO	0.02690			
OREGON	0.02676	X	X	X
MISSISSIPPI	0.02673	X		
ARKANSAS	0.02641			
KENTUCKY	0.02564	X		X
NEW HAMPSHIRE	0.02522			
OKLAHOMA	0.02498			
INDIANA	0.02484	X		
SOUTH DAKOTA	0.02453			
TENNESSEE	0.02380			
ALABAMA	0.02366	X		X
HAWAII	0.02271			
VERMONT	0.02200			
NORTH DAKOTA	0.02023			
PUERTO RICO	0.01998			
WEST VIRGINIA	0.01939	X		X
IDAHO	0.01733	X		
SOUTH CAROLINA	0.01690			
ARIZONA	0.01548	X		
ALASKA	0.01544			
UTAH	0.01530			
WYOMING	0.01048			
MONTANA	0.00951			
NEVADA	0.00787	X		
RHODE ISLAND	0.00149			
DISTRICT OF COLUMBIA***	0.00000			
GUAM	0.00000			
VIRGIN ISLANDS	0.00000			

† Weighted by sum of work, practice expense, and malpractice RVUs for each county.

* Includes Virginia counties in the D.C. Medicare payment locality. When D.C. counties are excluded, standard deviation is 0.03366.

** Includes Maryland counties in the D.C. Medicare payment locality. When D.C. counties are excluded, standard deviation is 0.03611.

*** Includes only the District of Columbia. When Virginia and Maryland counties in the D.C. Medicare payment locality are included, standard deviation is 0.01717.

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ASSESSMENT AND REDESIGN OF MEDICARE FEE SCHEDULE AREAS (LOCALITIES):

Final Report

VOLUME III: Maps

Submitted by:

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November 1, 1995

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16. Abstract (Limit: 200 words) Medicare physician payment reform (PPR) mandated by the Omnibus Reconciliation Act of 1989 includes a national fee schedule adjusted by a geographic practice cost index unique to each Medicare Fee Schedule Area (MFSA), i.e., a Medicare payment locality. Medicare payment localities were established by local insurance carriers at the inception of the Medicare program in 1966 according to local criteria for medical practice and economic conditions. As such, localities have no consistent geographic basis and may reflect historical relationships that are no longer relevant. There have been few changes in payment locality definitions until the implementation of PPR in 1991 when a number of multiple localities became state-wide MFSA's reducing the number of localities to 240. Recognizing that changes may be needed in MFSA designations, the Health Care Financing Administration contracted to reevaluate localities. Volume III of this study provides maps for each of the five Fee Schedule Areas discussed in Volume I. The set of maps for each option, and each percentage threshold within option begins with a national map showing GAF values for each state that has a single, statewide FSA. A map for each State with multiple FSAs under Options 1, 1i, 2 and 3 is also included. For Option 4, maps are included for each of the nine Census Divisions. Options 1, 1i, and 2 have multiple sub-options based on different percentage thresholds. A map is included for each multi-FSA state for the under which it first has more than one FSA. The map is not repeated for subsequent, lower percentage thresholds unless additional FSAs are created in that State. Under Options 1 and 2, larger scale maps for a few metropolitan regions -- the Washington, D.C. area, the New York City area, and the San Francisco Bay area -- are included. All numerical values on maps are the 1996 Medicare Fee Schedule Geographic Adjustment Factors (GAFs). Maps for Policy options -- basic and extended -- are identical to the Option 1i(Iterative) maps, 5 percent and 3.5 percent thresholds, respectively, with the exception of three States: Massachusetts, Missouri, and Pennsylvania. Separate maps for these three States and national maps under the Policy Options are provided. Otherwise, the reader should refer to the Option 1i maps for the policy option maps. See also related Volume I, Final Report:Text and Volume II: Appendix Tables.			
17. Document Analysis a. Descriptors b. Identifiers/Open-Ended Terms Medicare Fee Schedule Area (MFSA); Medicare physician payment; Medicare geographic practice cost index (GPCI); Medicare geographic adjustment factor (GAF) Medicare payment localities; c. COSATI Field/Group			
18. Availability Statement NTIS release unlimited		19. Security Class (This Report) Unclassified 20. Security Class (This Page) Unclassified	21. No. of Pages 158 22. Price



EXPLANATION OF MAPS

Volume III of the report contains maps for each of the five Fee Schedule Area (FSA) options discussed in Volume I. The set of maps for each option, and each percentage threshold within option (where applicable), begins with a national map showing GAF values for each state that has a single, statewide FSA. A map for each state with multiple FSAs under Options 1, 1i, 2, and 3 is also included. For Option 4, maps are included for each of the nine Census Divisions. Options 1, 1i and 2 have multiple sub-options based on different percentage thresholds. A map is included for each multi-FSA state for the threshold under which it first has more than one FSA. This map is not repeated for subsequent, lower percentage thresholds unless additional FSAs are created in that state. Under Options 1 and 2, larger-scale maps for a few major metropolitan regions—the Washington, D.C. area, the New York City area, and the San Francisco Bay area—are included. All numerical values on maps are the 1996 Medicare Fee Schedule Geographic Adjustment Factors (GAFs).

Maps for Policy Options, Basic and Extended, are identical to the Option 1i maps, 5 percent and 3.5 percent thresholds, respectively, with the exception of three states: Massachusetts, Missouri, and Pennsylvania. Separate maps for these three state and national maps under the Policy Options are provided. Otherwise, the reader should refer to the Option 1i maps for the Policy Options maps.

TABLE 1

CONCORDANCE (INDEX) OF MAPS*
(Table Entries are Page Numbers)

FEE SCHEDULE AREA OPTION AND THRESHOLD																		
POLICY OPTIONS		OPTION 1 - ITERATIVE		OPTION 1						OPTION 2						OPTION 3	OPTION 4	
Threshold	Basic	Extended	5%	3.5%	10%	5%	4%	3.5%	3%	2.5%	10%	5%	4%	3.5%	3%	2.5%		
Area																		
National	0	0d	1	16	27	29	38	45	81	59	64	68	78	83	93	99	106	135
Alabama	-	17	-	17	-	-	-	-	-	80	-	-	-	-	-	100	107	140
Arizona	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	106	143
California	2	18	2	18	-	30	30	46	46	61	-	67	67	85	85	101	109	144
San Francisco Bay Area	-	-	-	-	-	31	31	31	31	62	-	68	68	86	86	86	-	-
Connecticut	-	19	-	19	-	-	-	-	52	82	-	-	-	-	-	-	110	138
Florida	3	3	3	3	-	32	32	32	53	53	-	69	69	86	86	86	111	138
Georgia	4	4	4	4	-	-	39	39	39	39	-	-	77	77	77	77	112	138
Idaho	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	113	143
Illinois	8	20	8	20	-	33	33	47	47	47	-	-	78	78	78	78	114	139
Indiana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	102	115
Iowa	-	21	-	21	-	-	-	48	48	48	-	-	-	87	87	103	118	141
Kentucky	-	22	-	22	-	-	-	-	83	-	-	-	-	-	-	-	104	117
Louisiana	8	8	8	8	-	-	49	49	49	49	-	-	68	68	68	68	118	142
Maine	7	7	7	7	-	-	-	54	54	54	-	-	79	79	79	79	119	136
Maryland	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	120	138
Massachusetts	0a	0a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	121	136
Michigan	9	9	9	9	-	40	40	40	40	40	-	-	80	80	80	80	122	139
Mississippi	-	-	-	-	-	-	-	-	-	-	-	70	81	81	-	81	123	140
Missouri	0b	0b	-	23	-	-	-	-	55	55	-	-	-	-	-	94	94	124
Nevada	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	125	143
New Jersey	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	105	126
New York	11	11	11	11	-	34	41	41	41	41	-	71	71	71	71	71	127	137
New York City Area	-	-	-	-	-	35	42	42	42	42	-	72	72	72	72	72	-	-
Oregon	12	12	12	12	-	-	-	-	56	56	-	-	-	-	-	-	128	144
Pennsylvania	0c	0c	13	13	-	38	38	36	38	36	-	73	73	73	73	73	129	137
Texas	14	14	14	14	-	37	43	43	43	43	-	74	82	89	89	89	130	142
Virginia	-	24	-	24	-	-	-	-	57	57	-	-	-	-	-	-	95	131
Washington	15	15	18	15	-	-	44	44	44	44	-	-	-	-	90	90	132	144
West Virginia	-	25	-	25	-	-	-	-	-	-	-	-	-	-	-	-	96	133
Wisconsin	-	26	-	26	-	-	-	-	50	58	-	78	75	91	97	97	134	139
Washington, D.C.	-	-	-	-	-	28	28	28	28	28	85	85	85	85	85	85	-	138

* Table entries are Volume III page numbers where a national or state map can be located for a Fee Schedule Area option and threshold. A "dash" indicates that the state is a single statewide Fee Schedule Area for that option and threshold. States that are single statewide areas for all options and thresholds (e.g., states that were statewide territories as of January 1, 1990) do not appear in the table.

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POLICY OPTIONS, BASIC AND EXTENDED*

- Statewide FSAs, except for Medicare Payment Localities Whose GAF Exceeds the Average GAF of Lower-Cost Localities in a State by More Than a Specified Percentage Threshold.
- Subcounty Locality Parts are Aggregated to the County
- Massachusetts, Missouri, and Pennsylvania FSAs are fundamentally restructured.
- States with a Single Payment Locality as of January 1, 1995 Remain Statewide

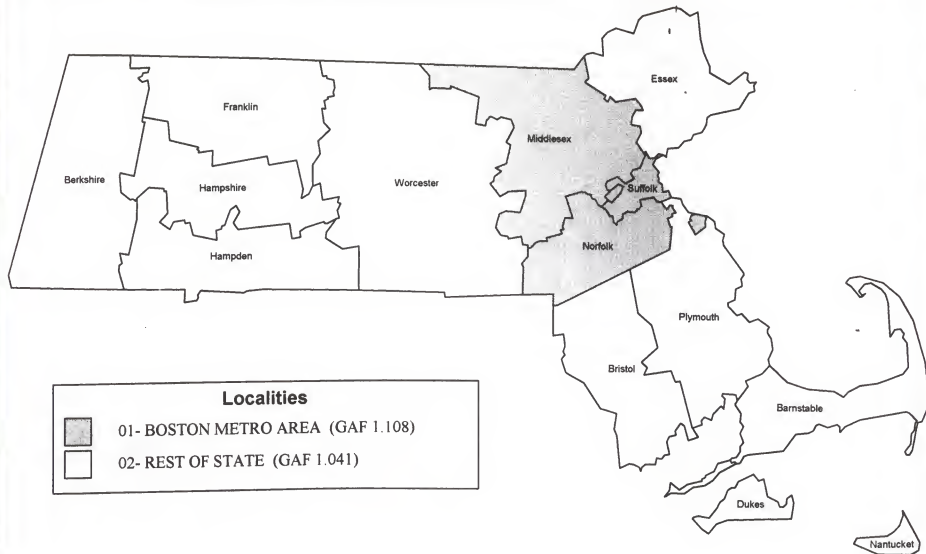
* National maps, and maps for Massachusetts, Missouri, Pennsylvania are in this section. For all other maps, refer to Option 1i, 5% threshold (Policy Option, Basic) and Option 1i, 3.5% threshold (Policy Option, Extended).

POLICY OPTION, BASIC, STATEWIDE FEE SCHEDULE AREAS



NOTE: There are 89 Fee Schedule Areas (37 Statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

Policy Options, Basic and Extended MASSACHUSETTS Fee Schedule Areas






Policy Options, Basic and Extended

MISSOURI Fee Schedule Areas



Localities

-  01- ST. LOUIS AREA (GAF 0.984)
-  02- KANSAS CITY AREA (GAF 0.983)
-  03- REST OF STATE (GAF 0.911)

POLICY OPTION, EXTENDED, STATEWIDE FEE SCHEDULE AREAS



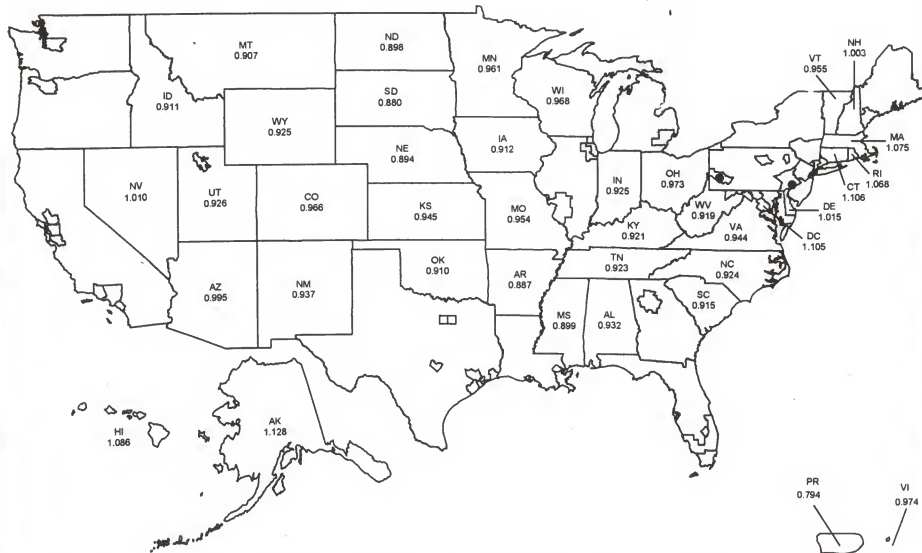
NOTE: There are 103 Fee Schedule Areas (30 Statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

OPTION 1i

Statewide FSAs, Except for Medicare Payment
Localities Whose GAF Exceeds the Average GAF
of Lower-price State Localities by More Than a
Specified Percentage Threshold

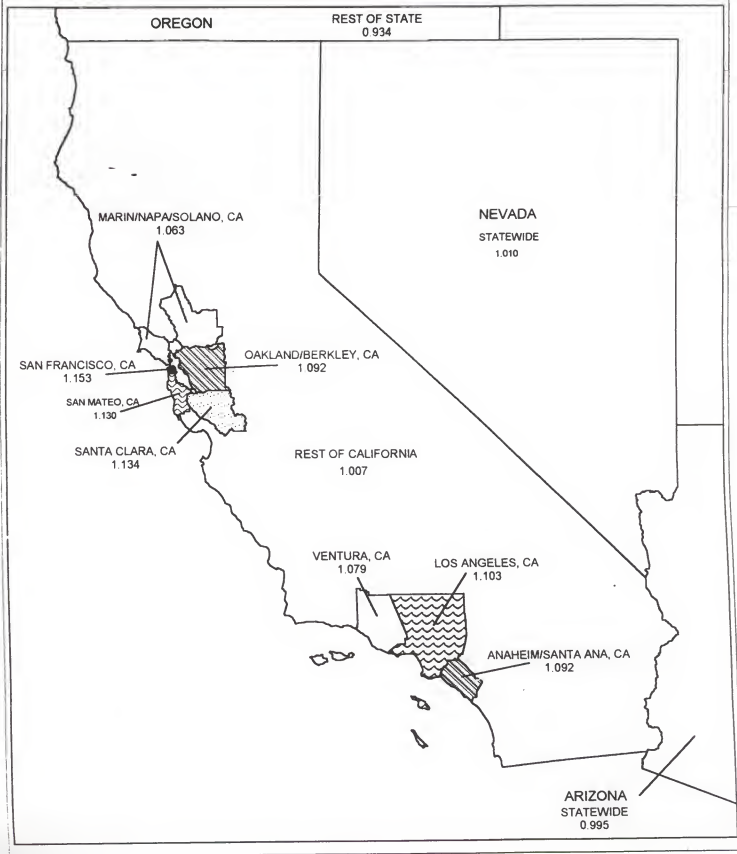
States with a single payment locality as of
January 1, 1995 remain statewide.

OPTION 1, ITERATIVE, 5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

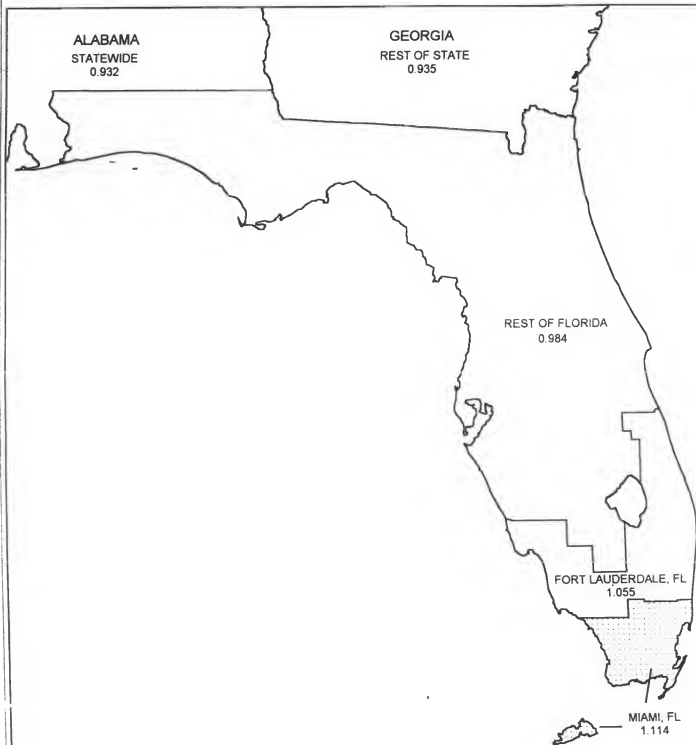


NOTE: There are 87 Fee Schedule Areas (39 Statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

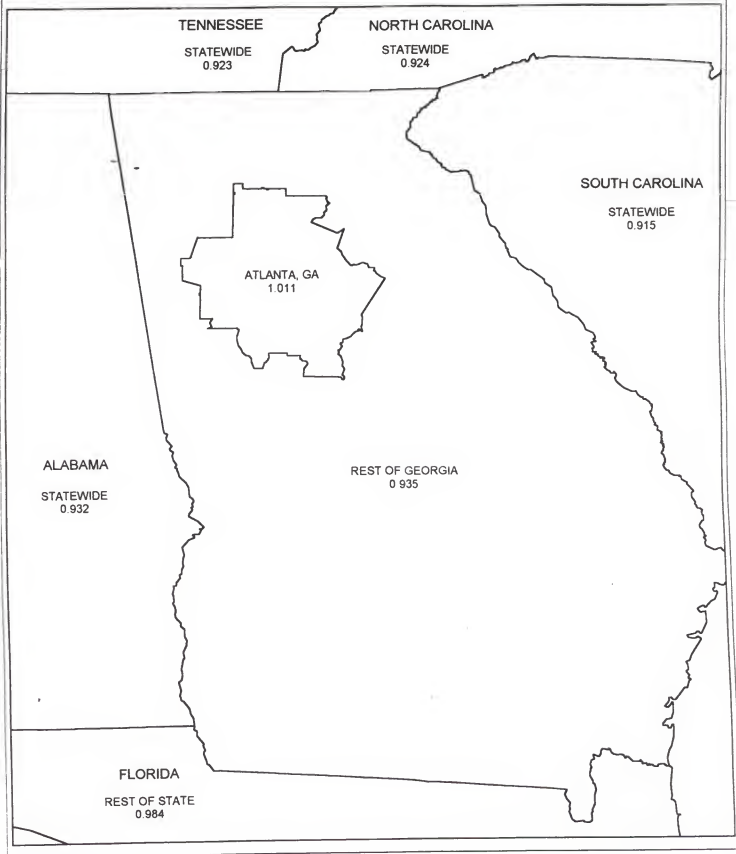
OPTION 1, ITERATIVE, 5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



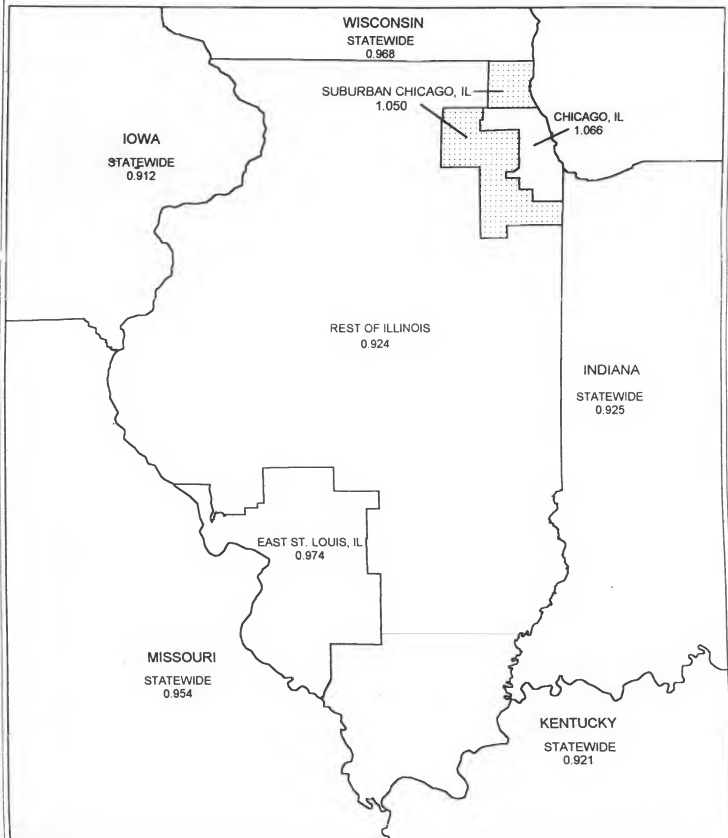
OPTION 1, ITERATIVE, 5% THRESHOLD, FLORIDA FEE SCHEDULE AREAS



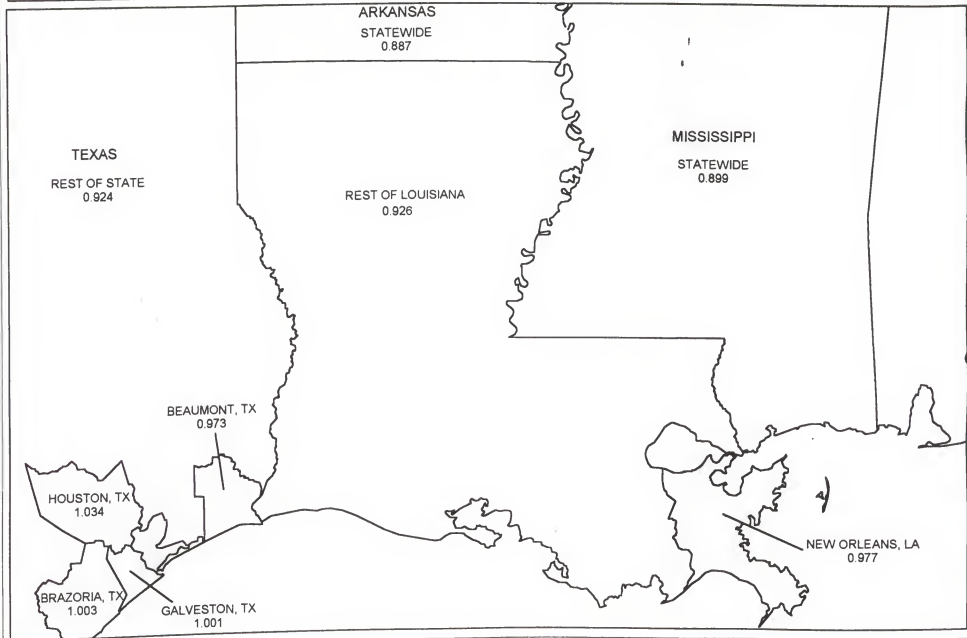
OPTION 1, ITERATIVE, 5% THRESHOLD, GEORGIA FEE SCHEDULE AREAS



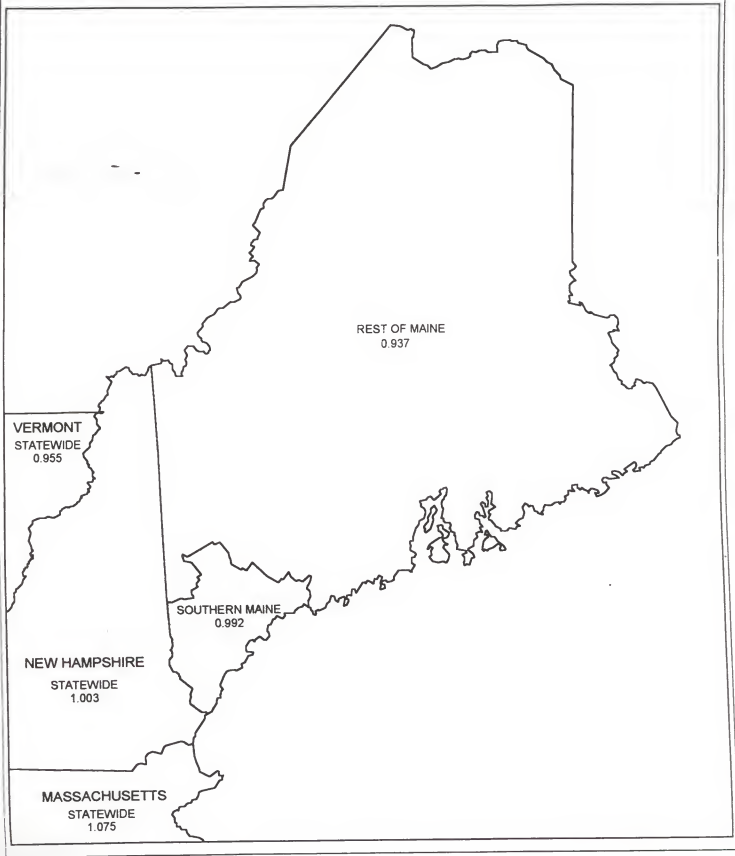
OPTION 1, ITERATIVE, 5% THRESHOLD, ILLINOIS FEE SCHEDULE AREAS



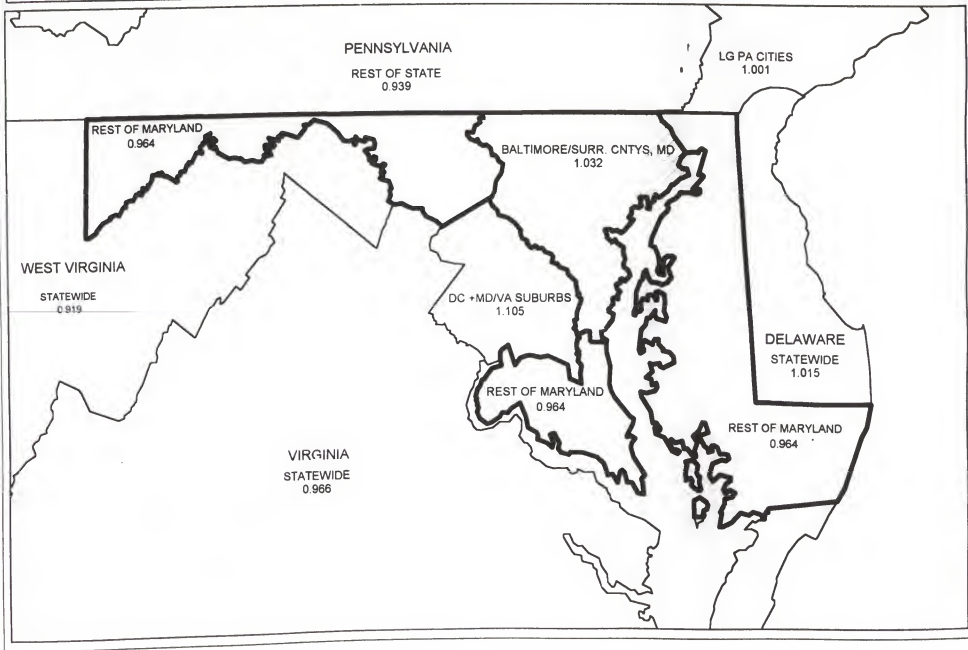
OPTION 1, ITERATIVE, 5% THRESHOLD, LOUISIANA FEE SCHEDULE AREAS



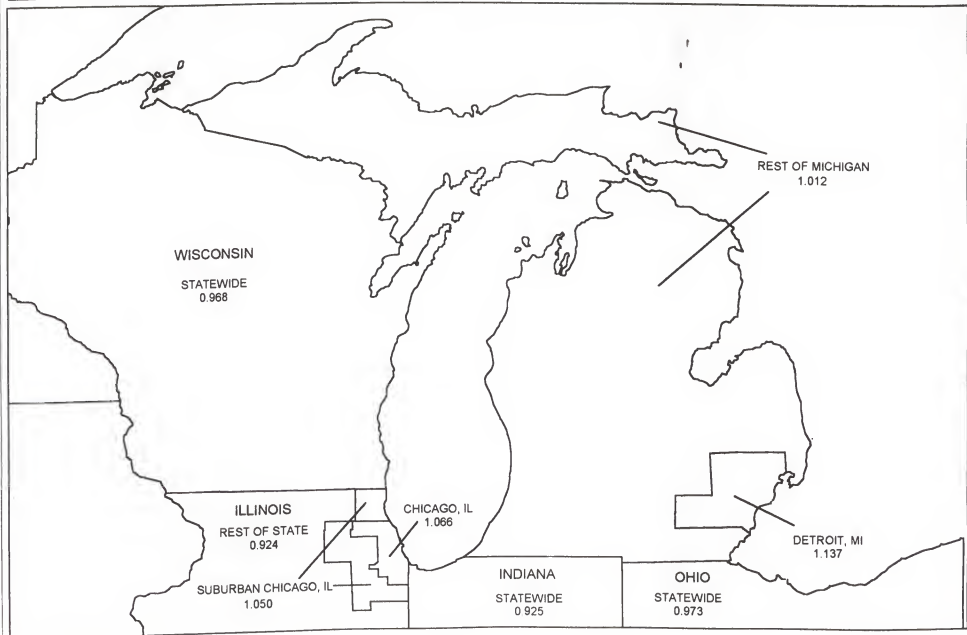
OPTION 1, ITERATIVE, 5% THRESHOLD, MAINE FEE SCHEDULE AREAS



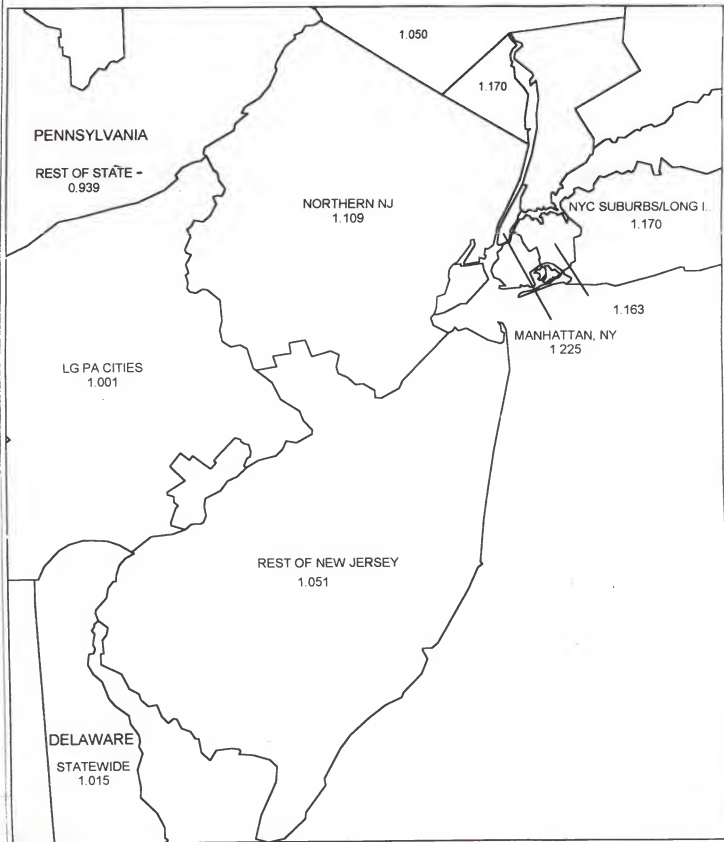
OPTION 1, ITERATIVE, 5% THRESHOLD, MARYLAND FEE SCHEDULE AREAS



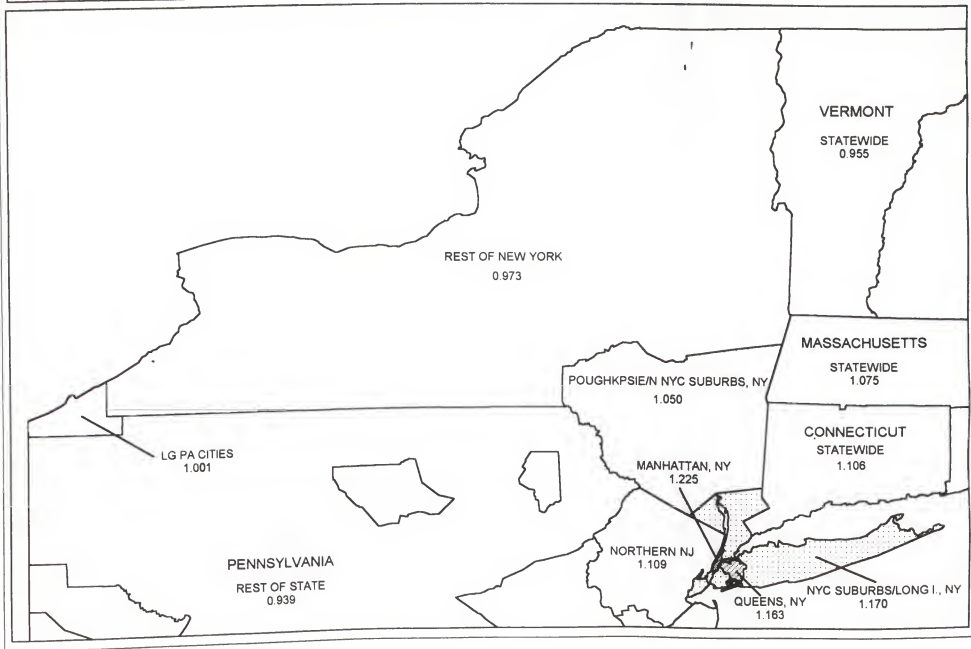
OPTION 1, ITERATIVE, 5% THRESHOLD, MICHIGAN FEE SCHEDULE AREAS



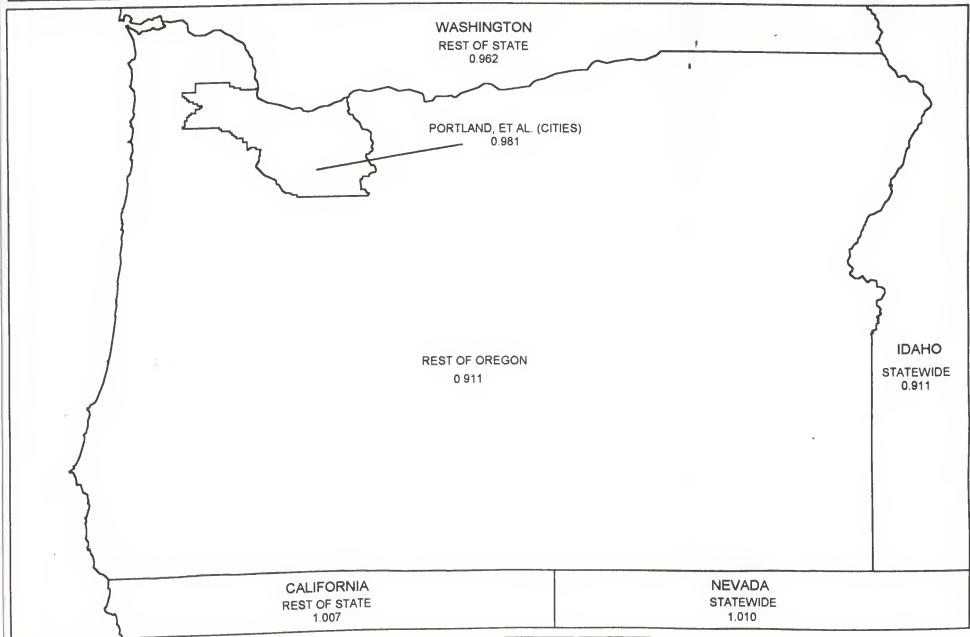
OPTION 1, ITERATIVE, 5% THRESHOLD, NEW JERSEY FEE SCHEDULE AREAS



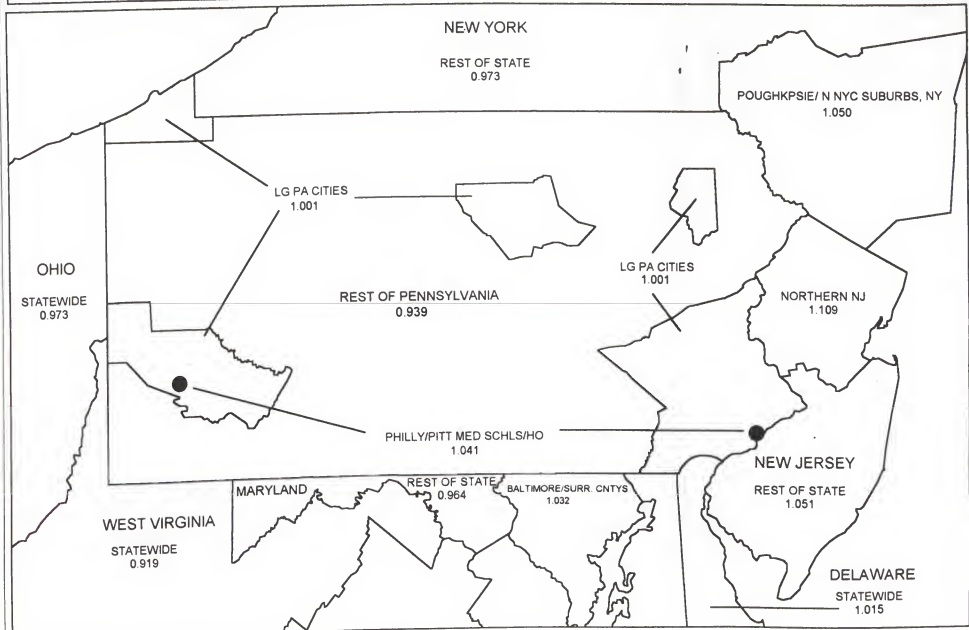
OPTION 1, ITERATIVE, 5% THRESHOLD, NEW YORK FEE SCHEDULE AREAS



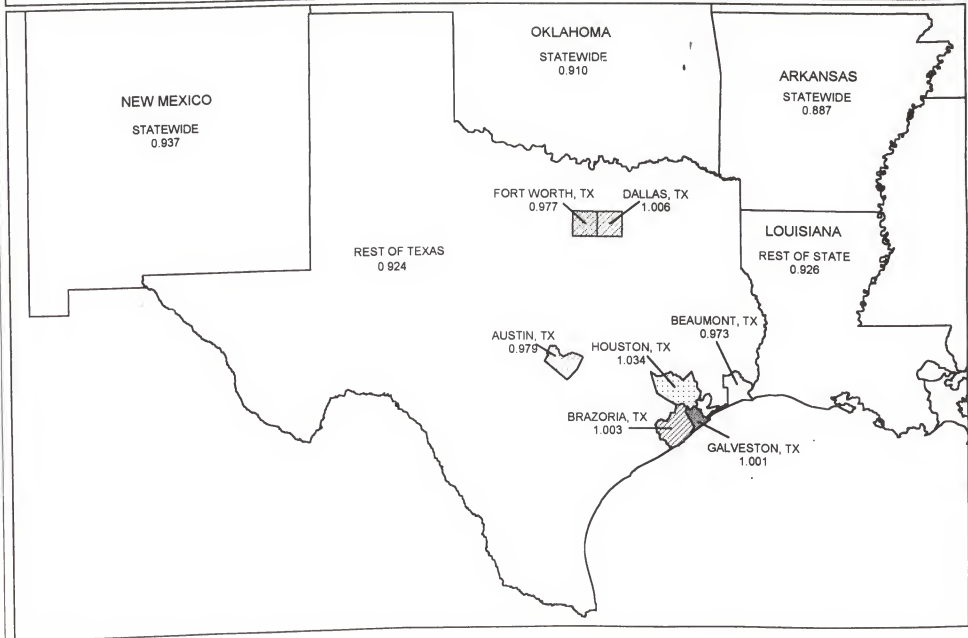
OPTION 1, ITERATIVE, 5% THRESHOLD, OREGON FEE SCHEDULE AREAS



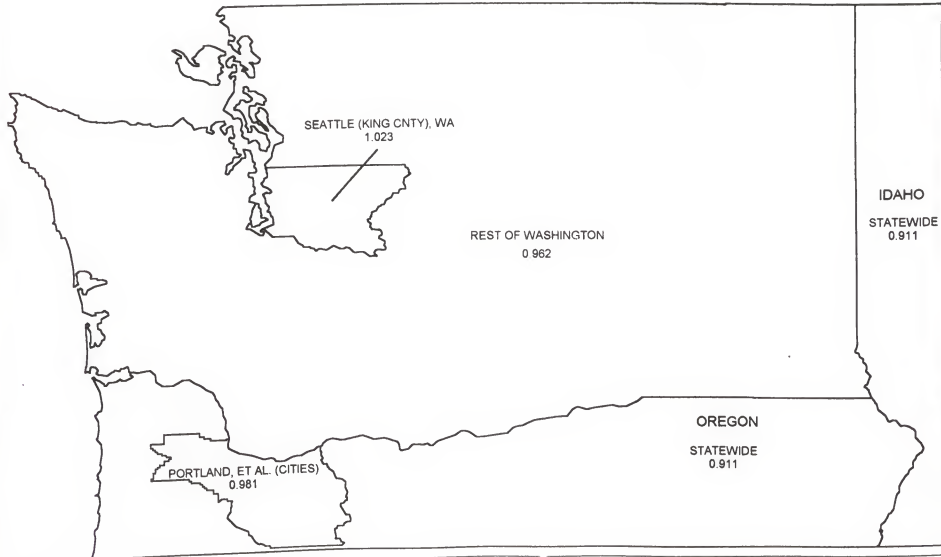
OPTION 1, ITERATIVE, 5% THRESHOLD, PENNSYLVANIA FEE SCHEDULE AREAS



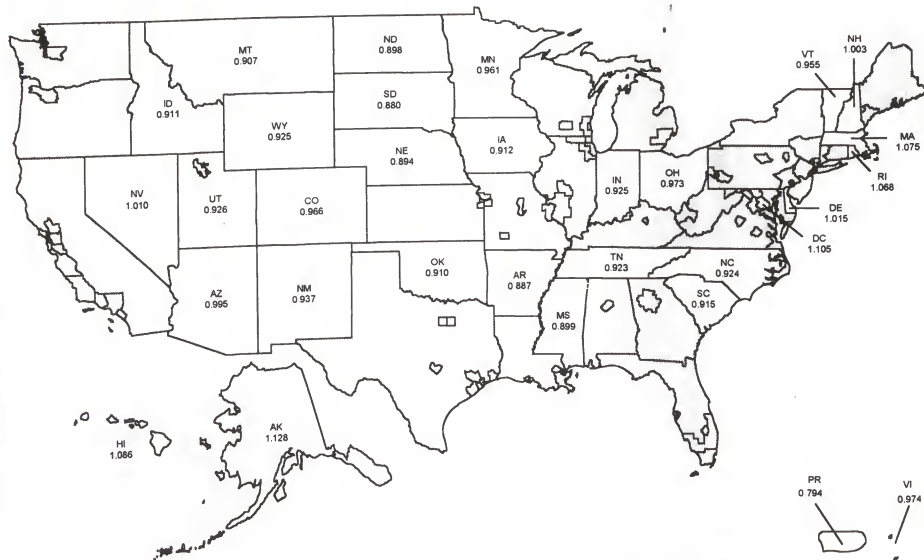
OPTION 1, ITERATIVE, 5% THRESHOLD, TEXAS FEE SCHEDULE AREAS



OPTION 1, ITERATIVE, 5% THRESHOLD, WASHINGTON FEE SCHEDULE AREAS



OPTION 1, ITERATIVE, 3.5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS



NOTE: There are 105 Fee Schedule Areas (31 Statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

OPTION 1, ITERATIVE, 3.5% THRESHOLD, ALABAMA FEE SCHEDULE AREAS

TENNESSEE

STATEWIDE

0.923

BIRMINGHAM, AL
0.957

ATLANTA, GA
1.011

MISSISSIPPI

STATEWIDE

0.899

REST OF ALABAMA

0.922

GEORGIA

REST OF STATE

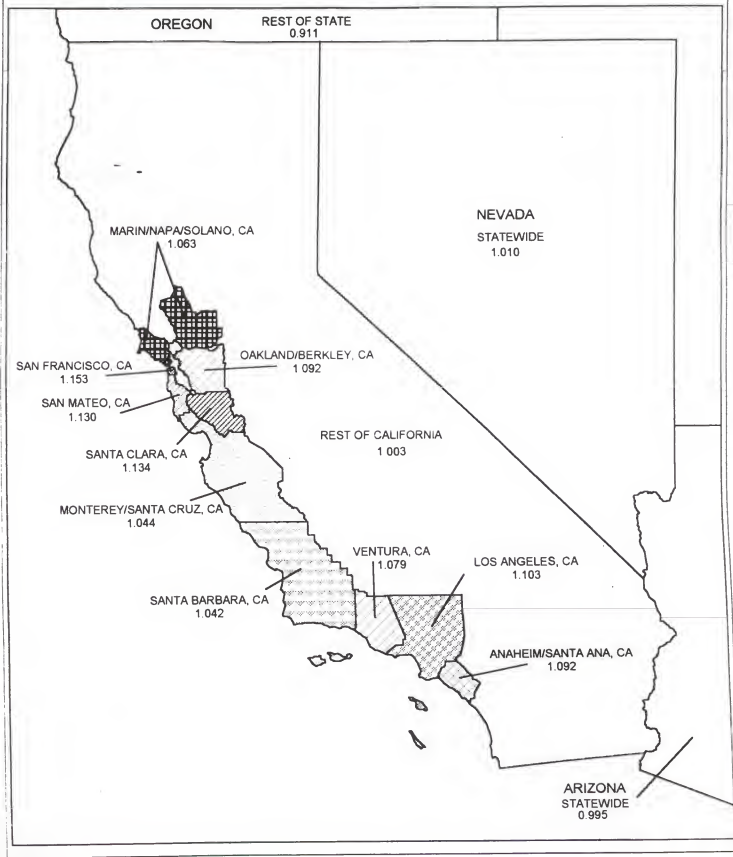
0.935

FLORIDA

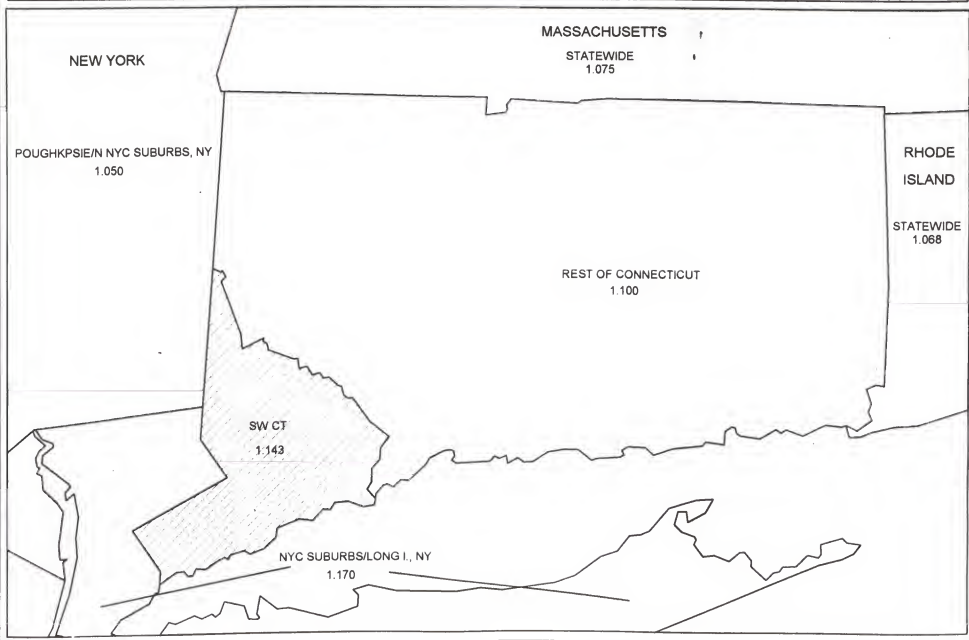
REST OF STATE

0.984

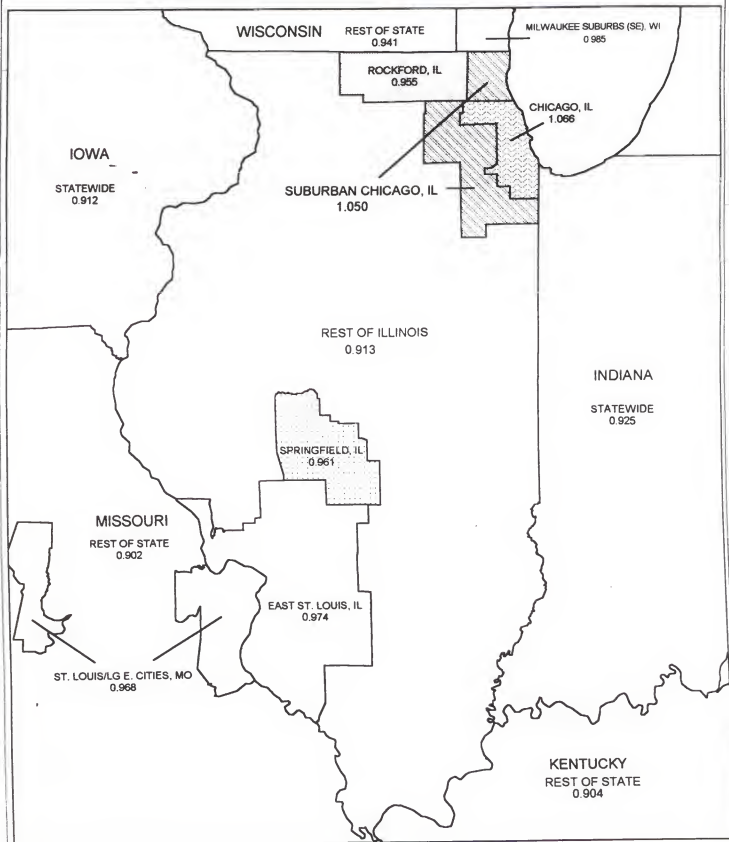
OPTION 1, ITERATIVE, 3.5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



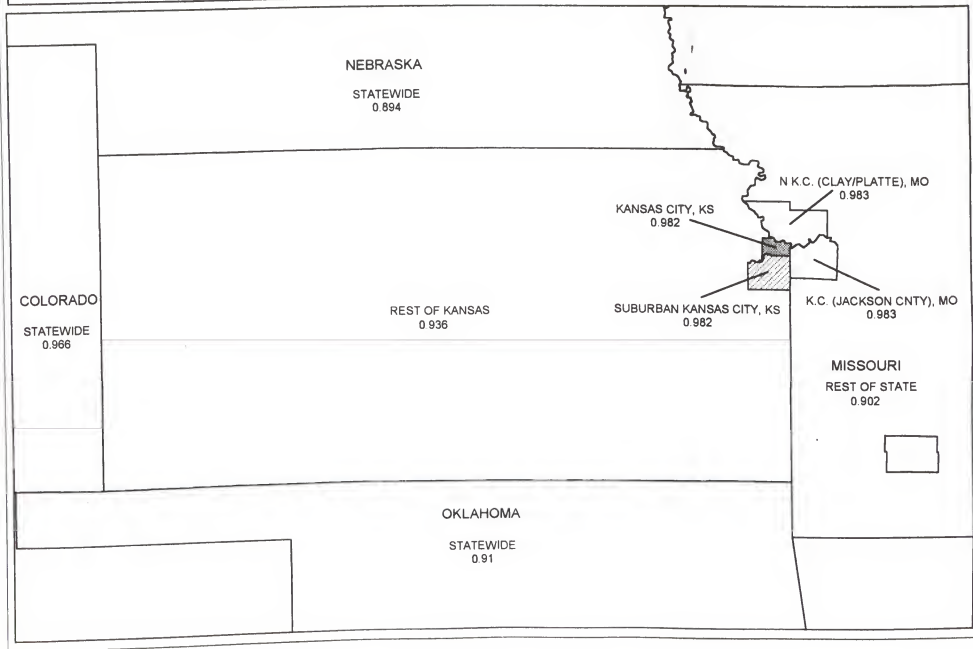
OPTION 1, ITERATIVE, 3.5% THRESHOLD, CONNECTICUT FEE SCHEDULE AREAS



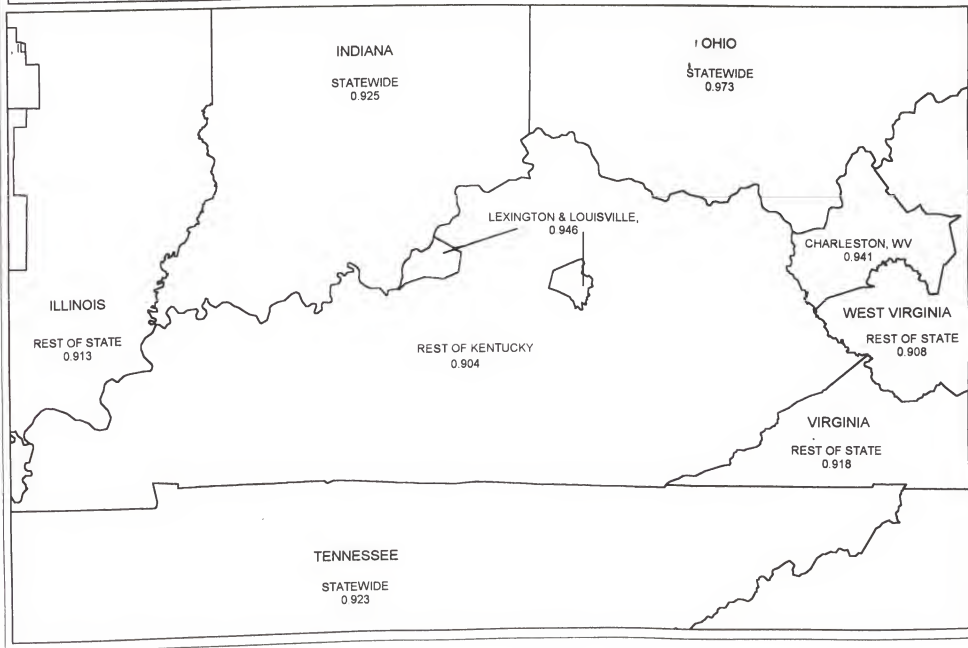
OPTION 1, ITERATIVE, 3.5% THRESHOLD, ILLINOIS FEE SCHEDULE AREAS



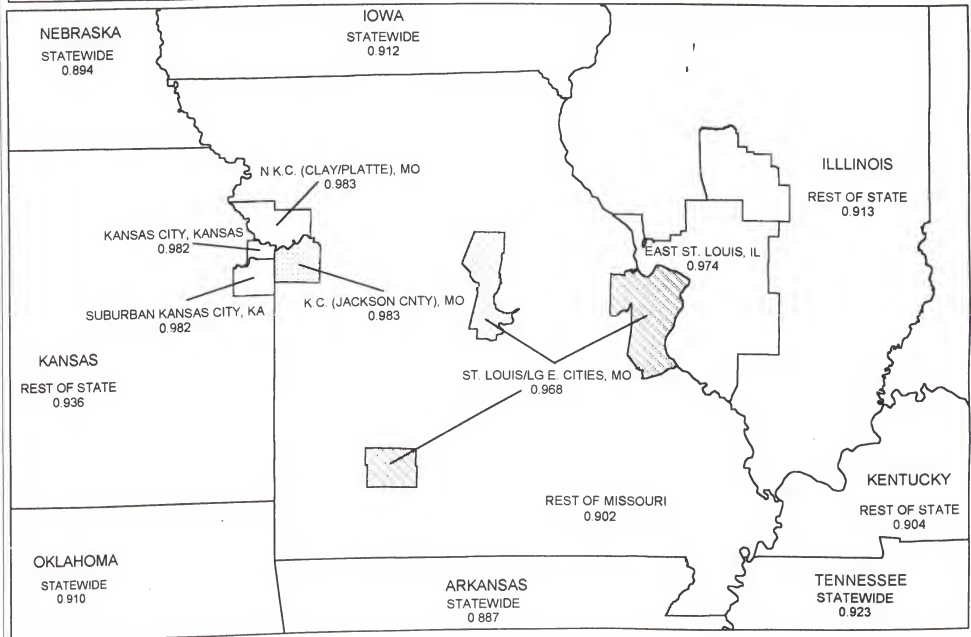
OPTION 1, ITERATIVE, 3.5% THRESHOLD, KANSAS FEE SCHEDULE AREAS



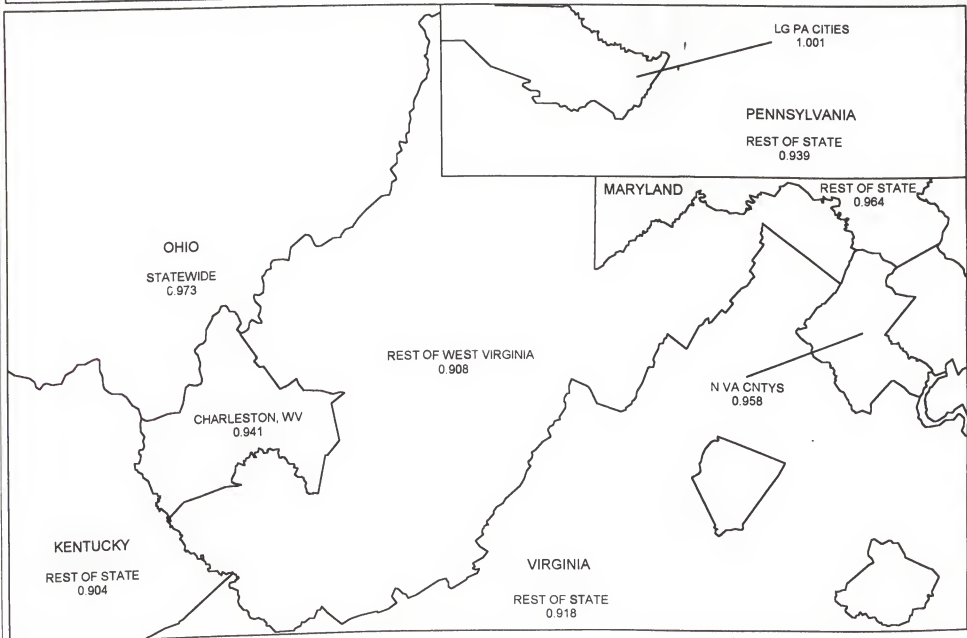
OPTION 1, ITERATIVE, 3.5% THRESHOLD, KENTUCKY FEE SCHEDULE AREAS



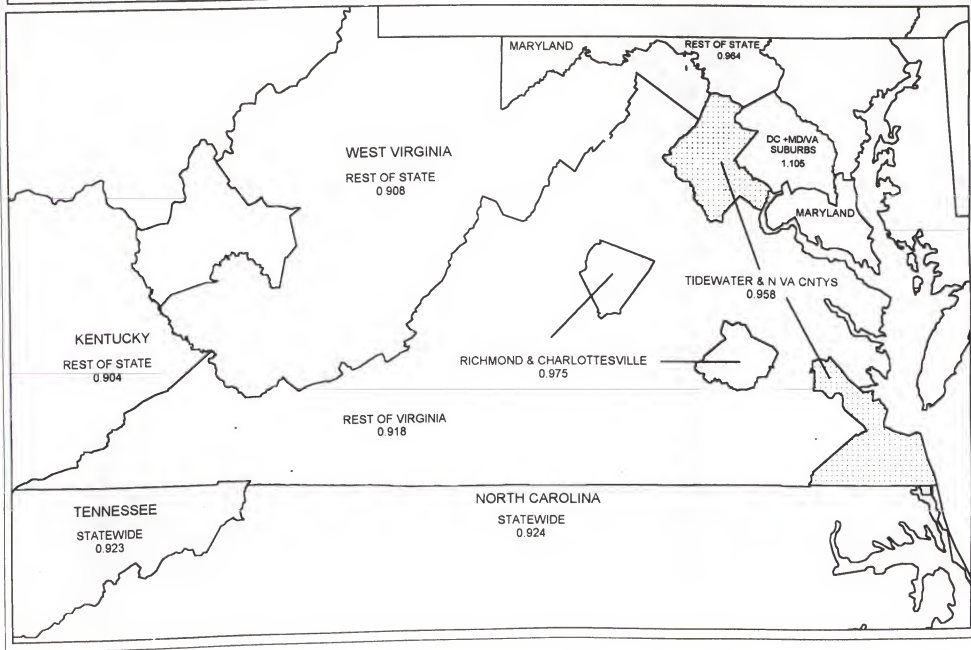
OPTION 1, ITERATIVE, 3.5% THRESHOLD, MISSOURI FEE SCHEDULE AREAS



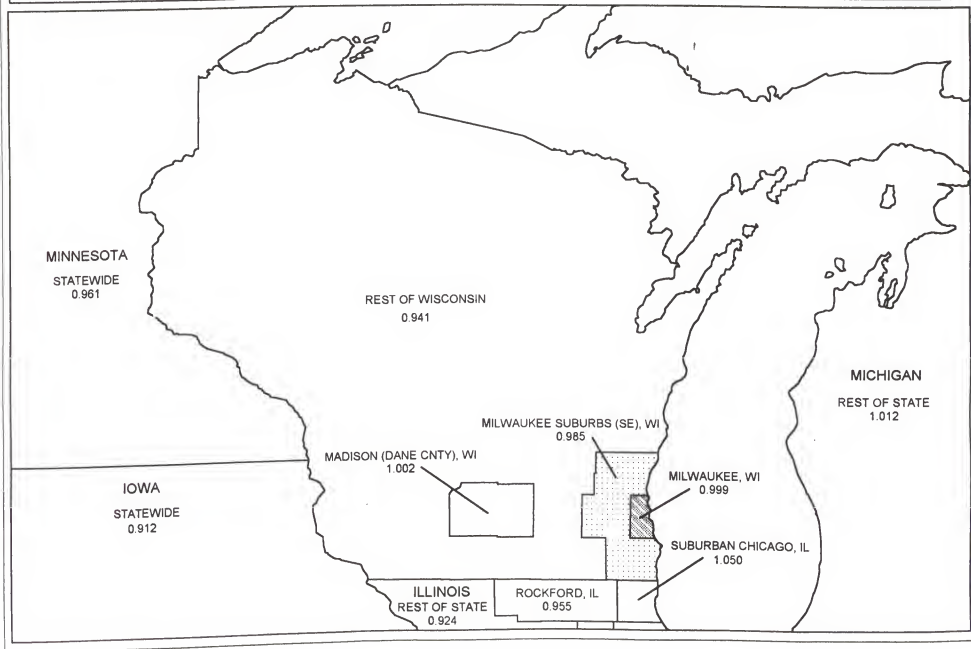
OPTION 1, ITERATIVE, 3.5% THRESHOLD, WEST VIRGINIA FEE SCHEDULE AREAS



OPTION 1, ITERATIVE, 3.5% THRESHOLD, VIRGINIA FEE SCHEDULE AREAS



OPTION 1, ITERATIVE, 3.5% THRESHOLD, WISCONSIN FEE SCHEDULE AREAS

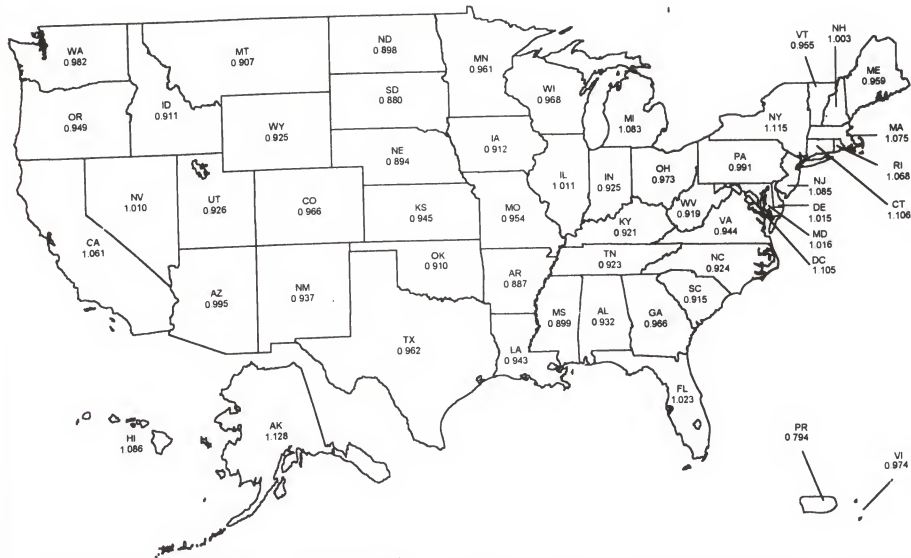


OPTION 1

Statewide FSAs, Except for Medicare Payment Localities
Whose GAF Exceeds the Statewide GAF by More Than a
Specified Percentage Threshold

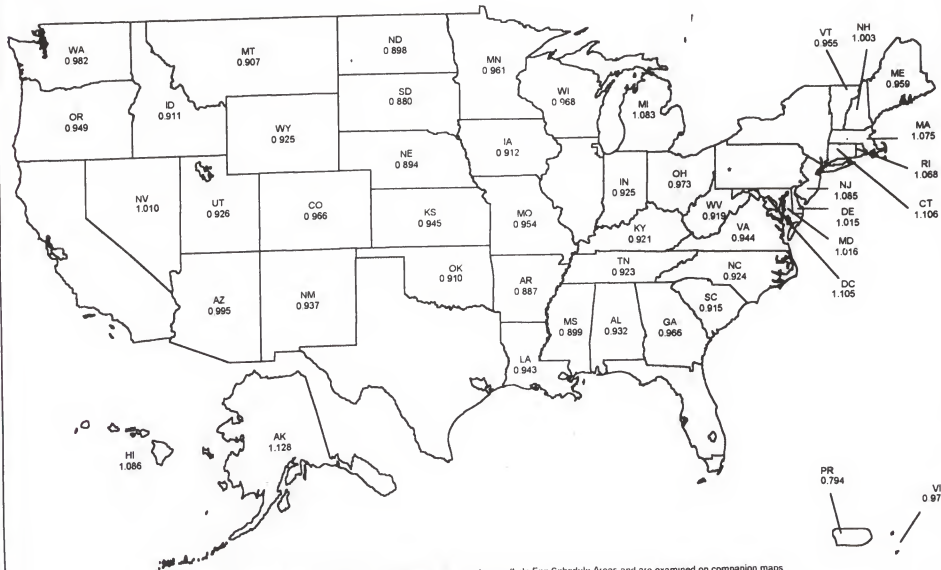
States with a single payment locality as of January 1, 1995
remain statewide.

OPTION 1, 10% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS



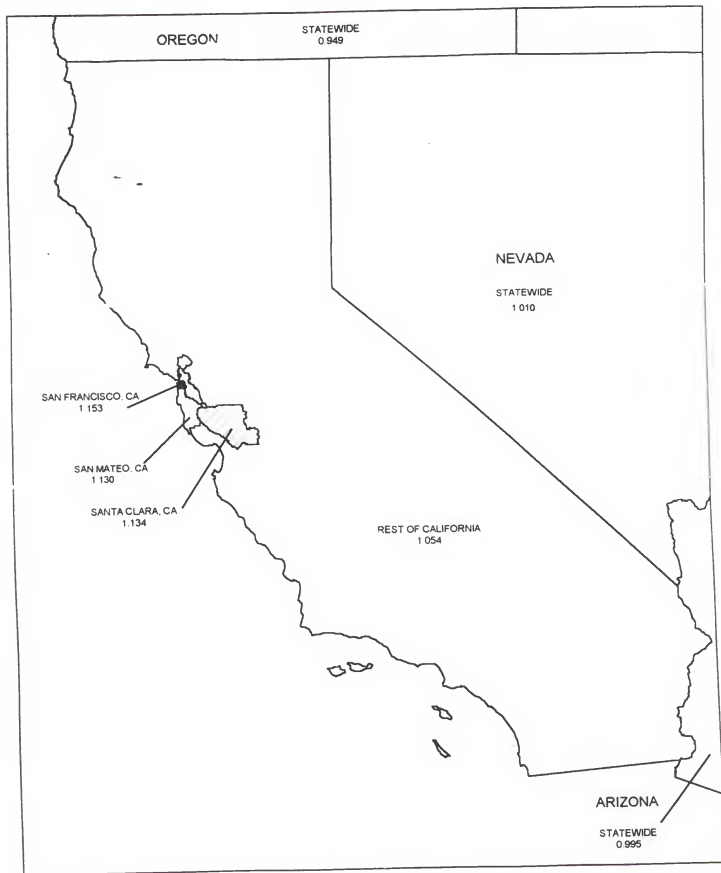
NOTE There are 53 Fee Schedule Areas under this alternative, all of which are statewide

OPTION 1, 5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS



NOTE: There are 61 Fee Schedule Areas (47 statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

OPTION 1, 5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



OPTION 1, 5% THRESHOLD, SAN FRANCISCO BAY AREA FSAs

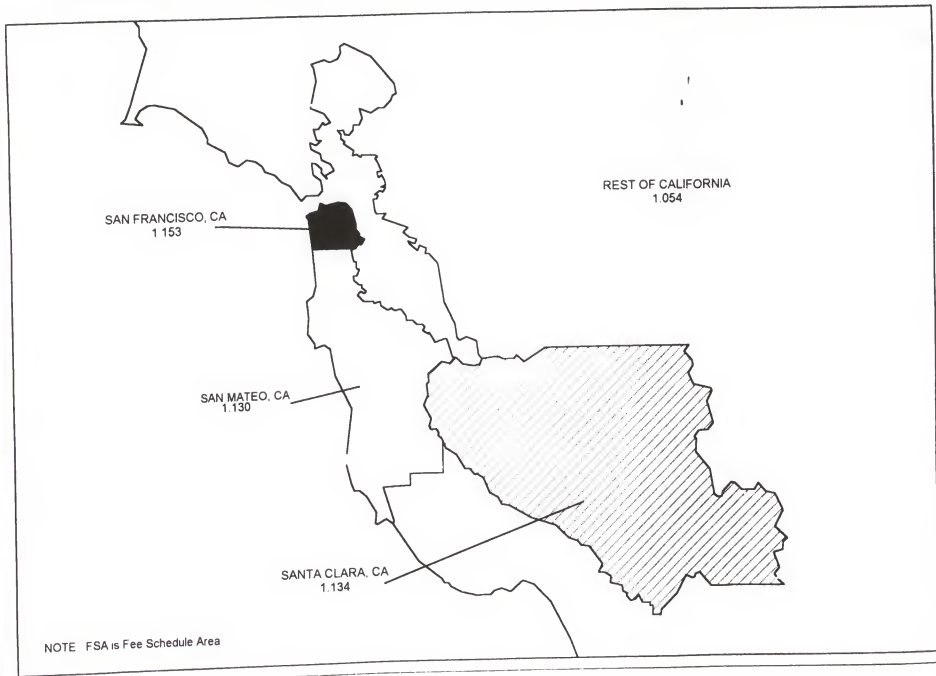
SAN FRANCISCO, CA
1.153

REST OF CALIFORNIA
1.054

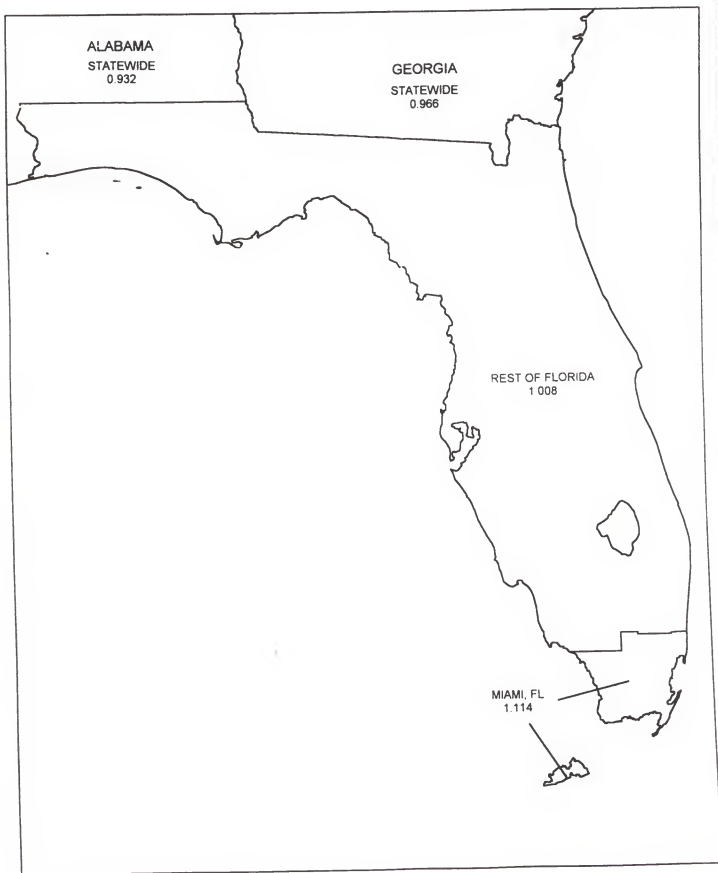
SAN MATEO, CA
1.130

SANTA CLARA, CA
1.134

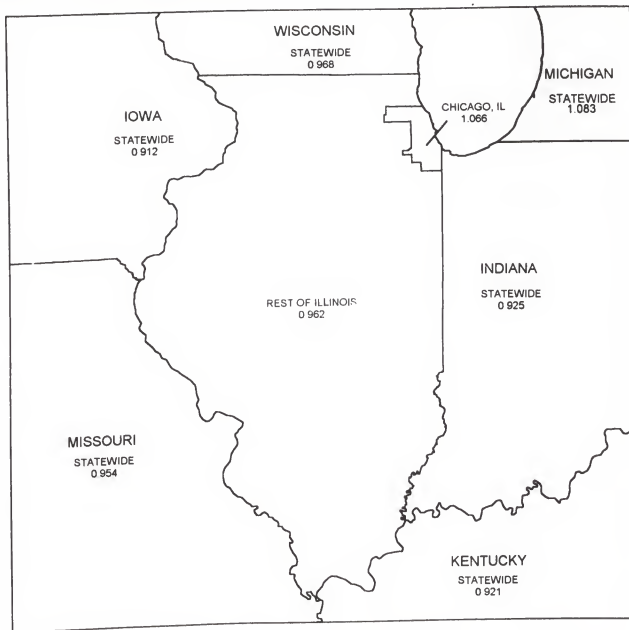
NOTE FSA is Fee Schedule Area



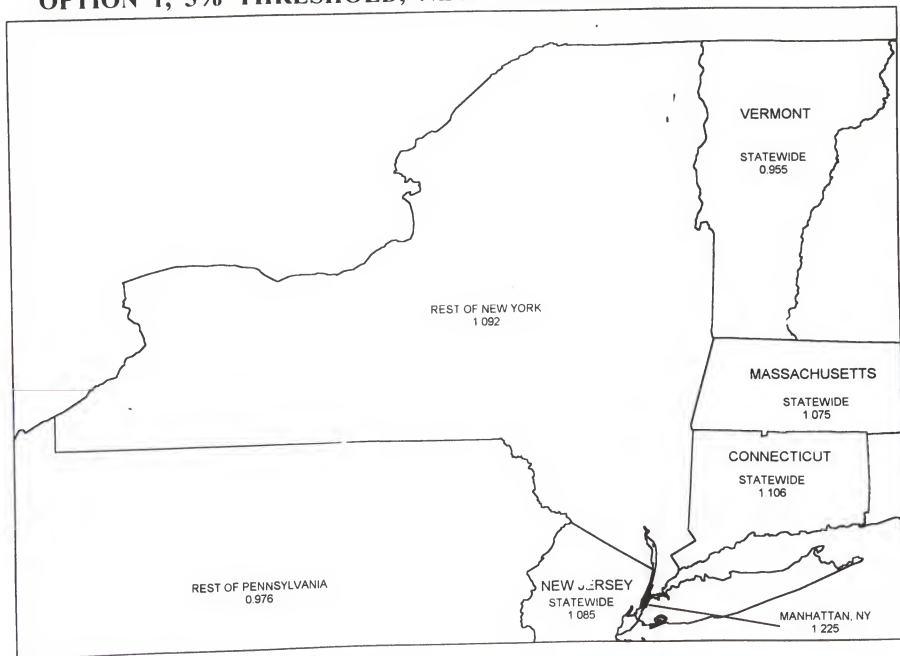
OPTION 1, 5% THRESHOLD, FLORIDA FEE SCHEDULE AREAS



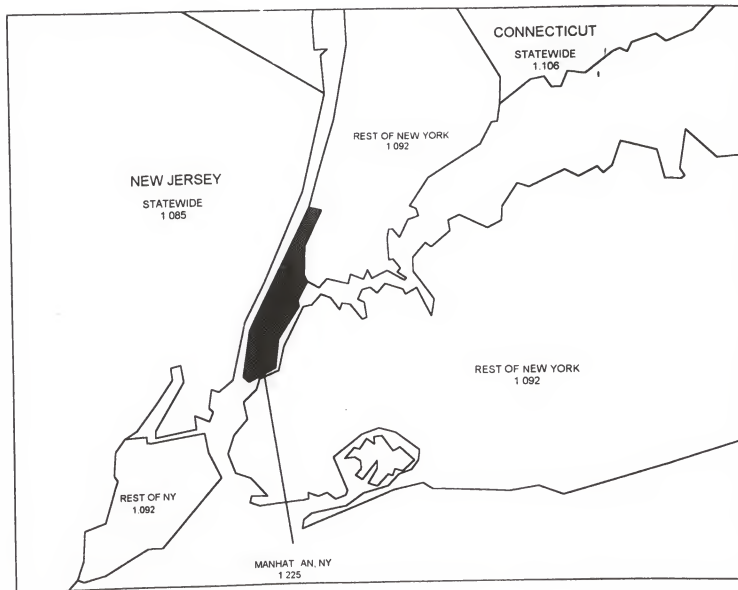
OPTION 1, 5% THRESHOLD, ILLINOIS FEE SCHEDULE AREAS



OPTION 1, 5% THRESHOLD, NEW YORK FEE SCHEDULE AREAS

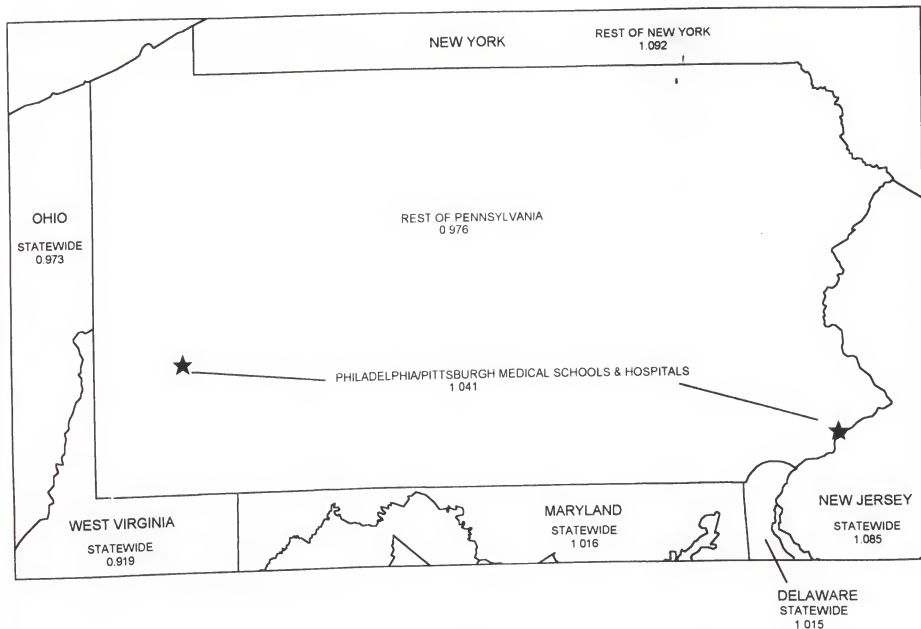


OPTION 1, 5% THRESHOLD, NEW YORK CITY AREA FSAs

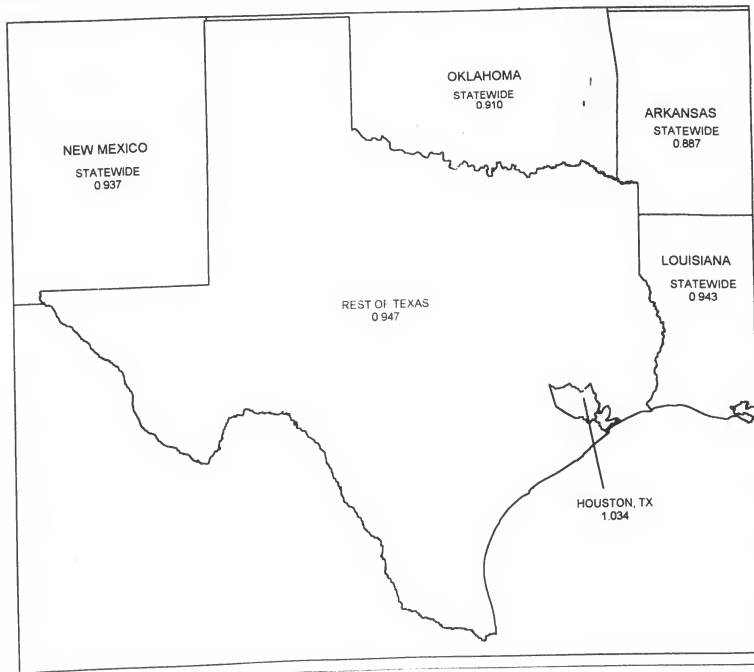


NOTE FSA is Fee Schedule Area

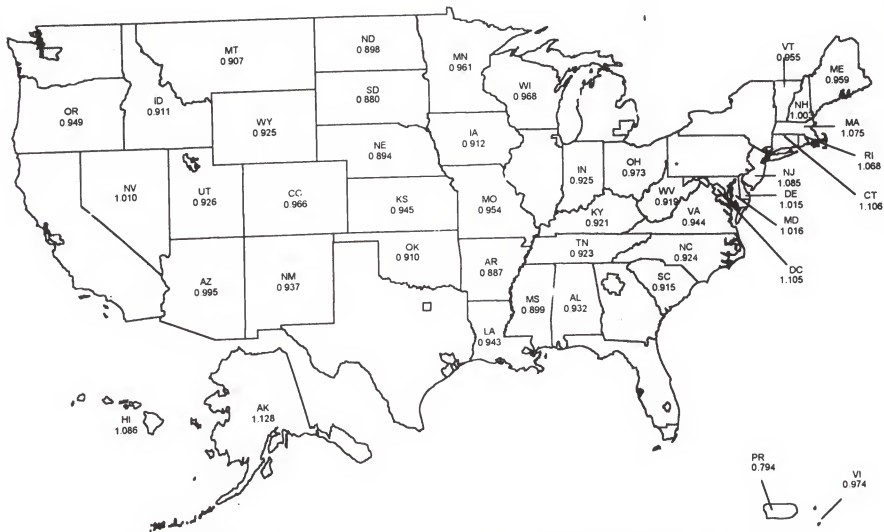
OPTION 1, 5% THRESHOLD, PENNSYLVANIA FEE SCHEDULE AREAS



OPTION 1, 5% THRESHOLD, TEXAS FEE SCHEDULE AREAS

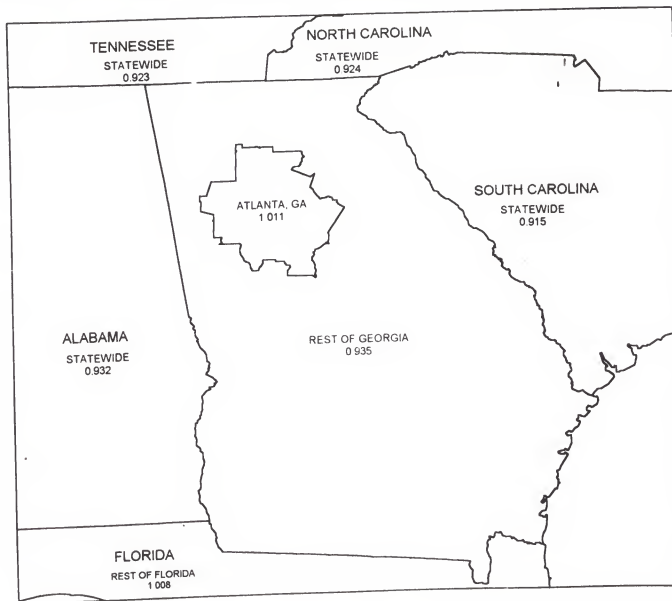


OPTION 1, 4% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

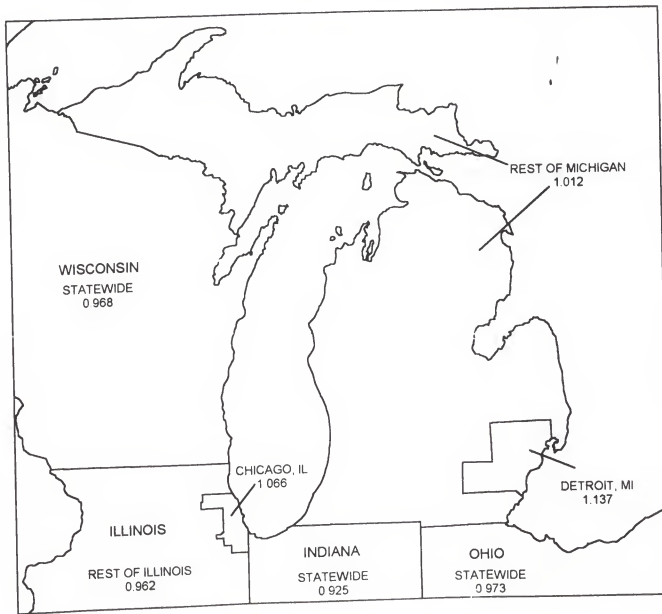


NOTE: There are 69 Fee Schedule Areas (44 statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

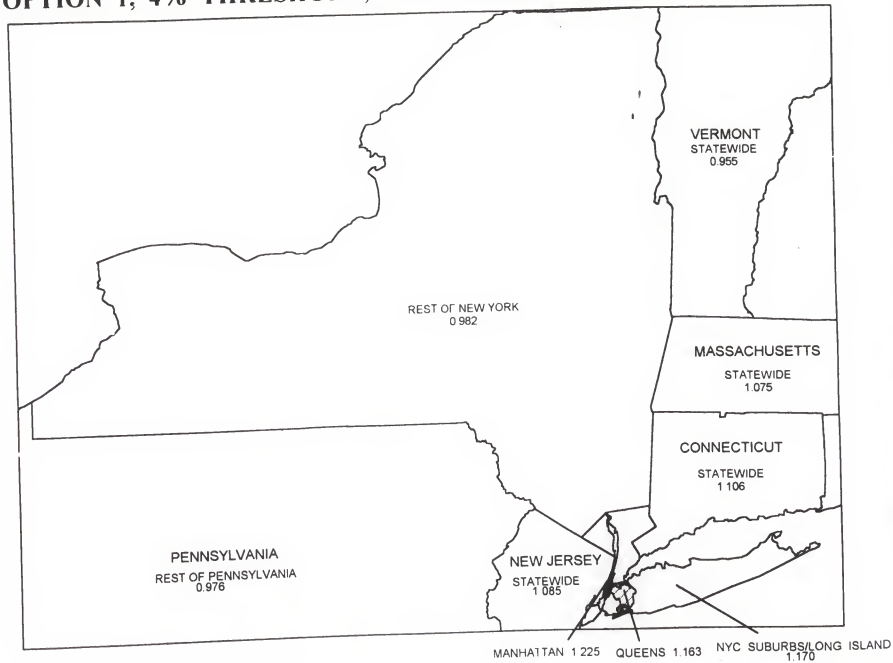
OPTION 1, 4% THRESHOLD, GEORGIA FEE SCHEDULE AREAS



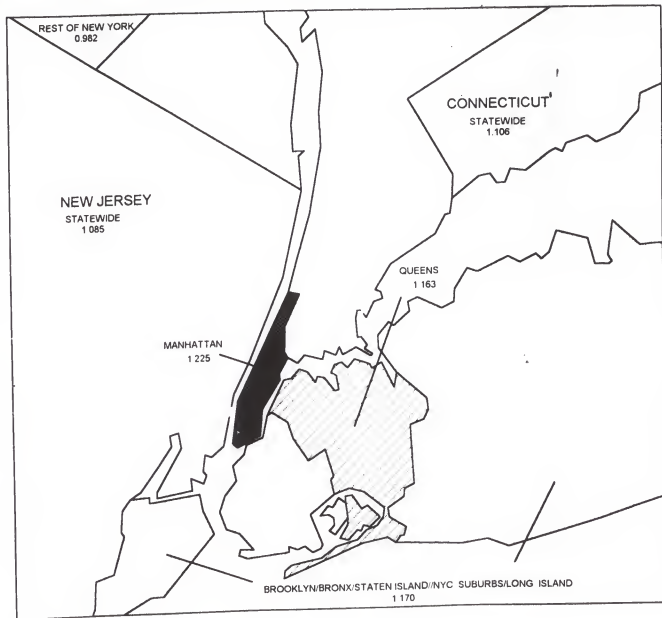
OPTION 1, 4% THRESHOLD, MICHIGAN FEE SCHEDULE AREAS



OPTION 1, 4% THRESHOLD, NEW YORK FEE SCHEDULE AREAS

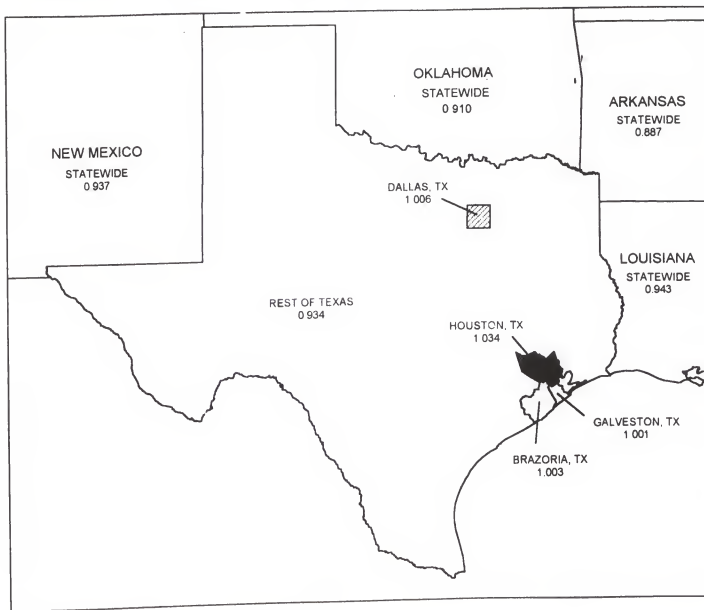


OPTION 1, 4% THRESHOLD, NEW YORK CITY AREA FSAs

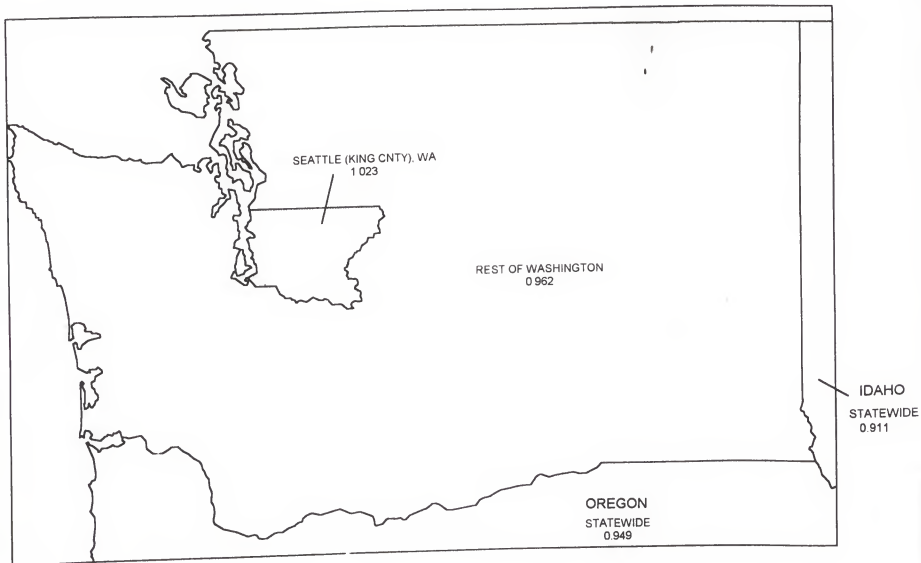


NOTE FSA is Fee Schedule Area

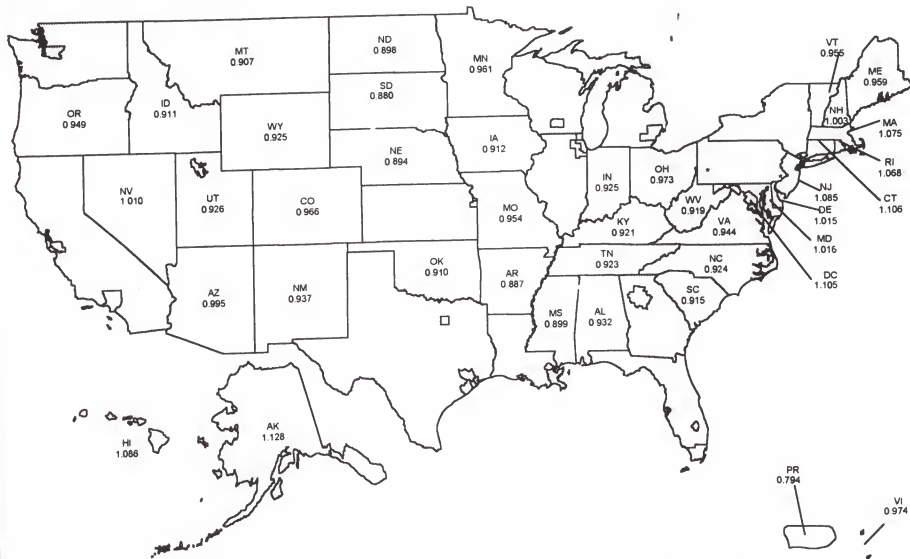
OPTION 1, 4% THRESHOLD, TEXAS FEE SCHEDULE AREAS



OPTION 1, 4% THRESHOLD, WASHINGTON FEE SCHEDULE AREAS

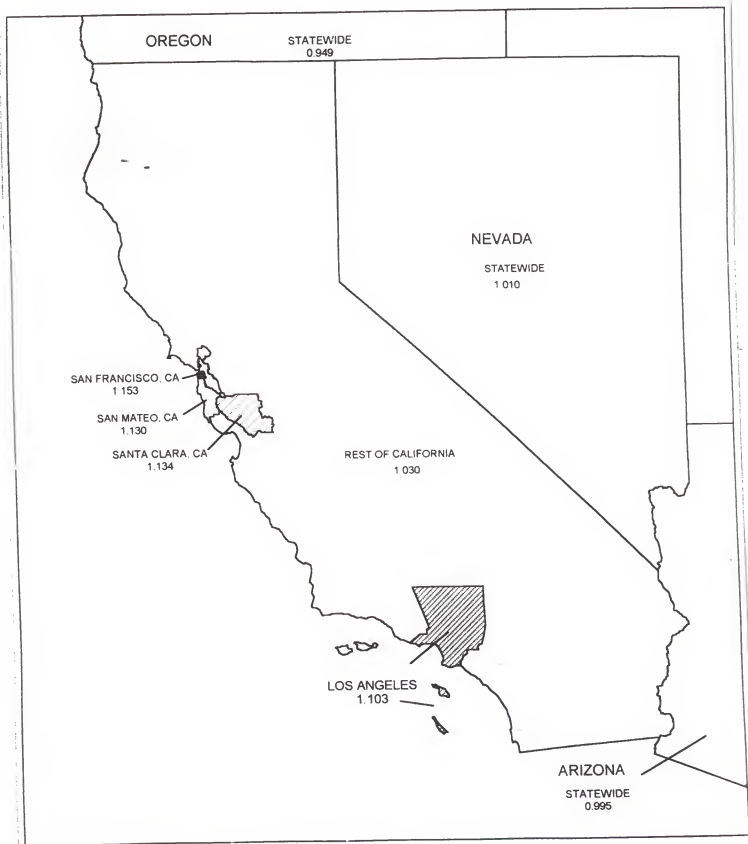


OPTION 1, 3.5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

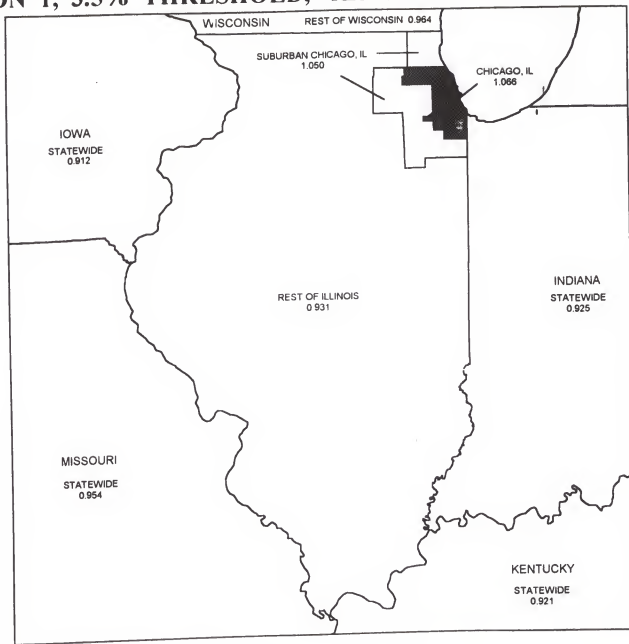


NOTE: There are 75 Fee Schedule Areas (41 statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

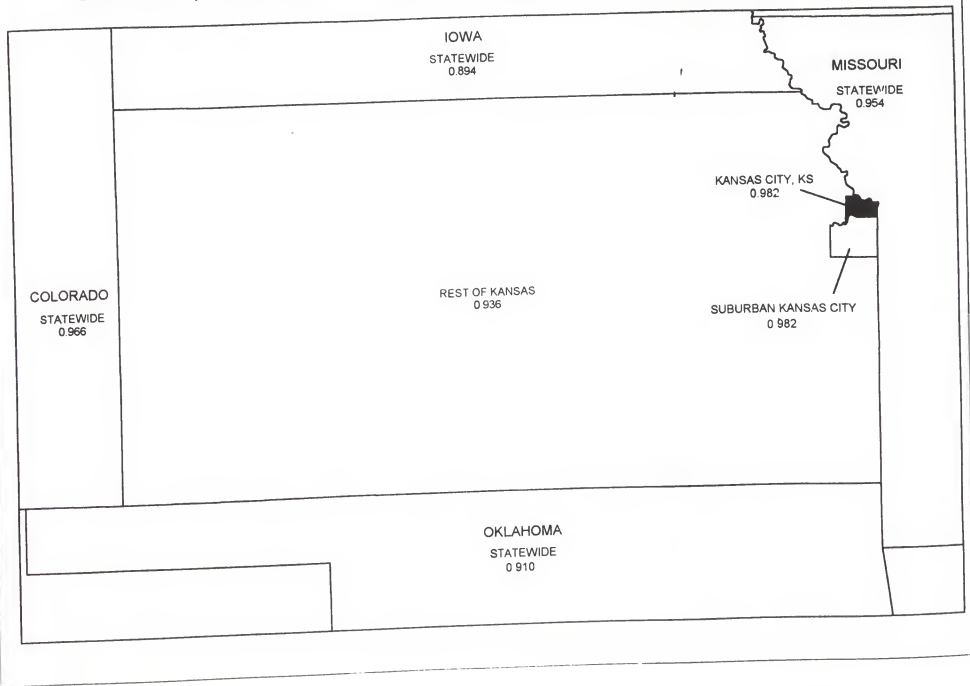
OPTION 1, 3.5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



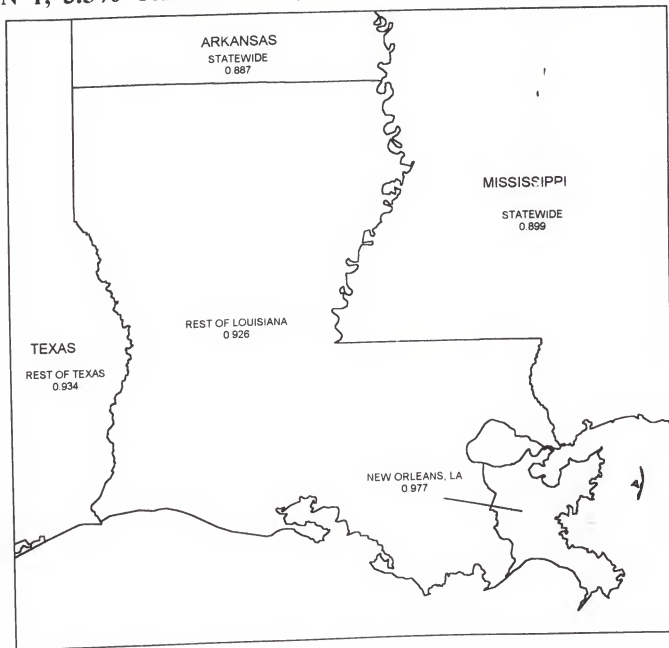
OPTION 1, 3.5% THRESHOLD, ILLINOIS FEE SCHEDULE AREAS



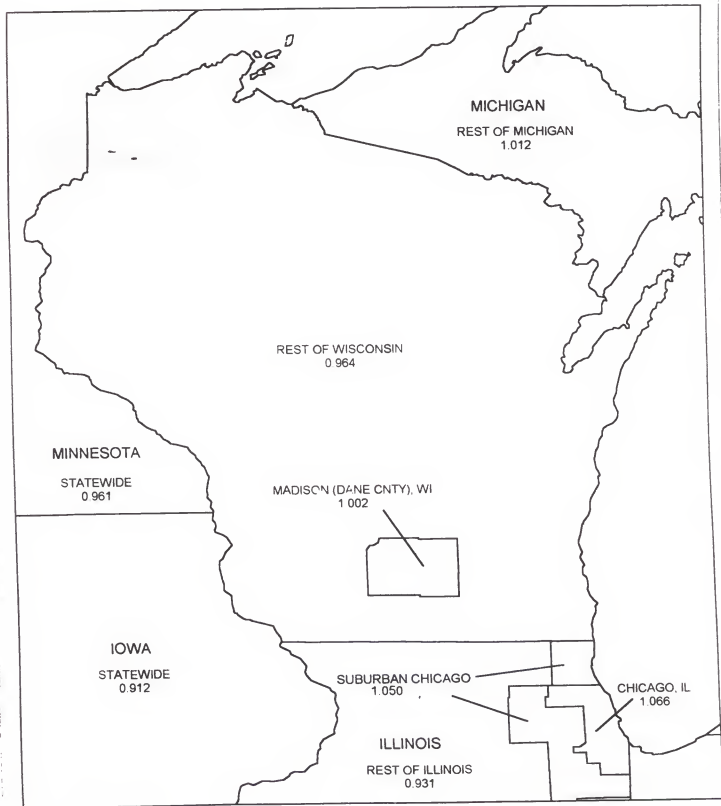
OPTION 1, 3.5% THRESHOLD, KANSAS FEE SCHEDULE AREAS



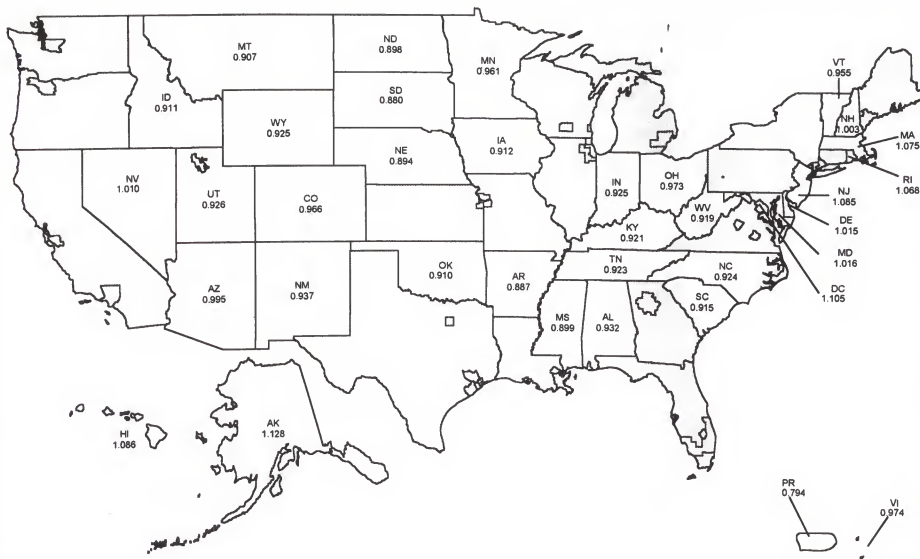
OPTION 1, 3.5% THRESHOLD, LOUISIANA FEE SCHEDULE AREAS



OPTION 1, 3.5% THRESHOLD, WISCONSIN FEE SCHEDULE AREAS

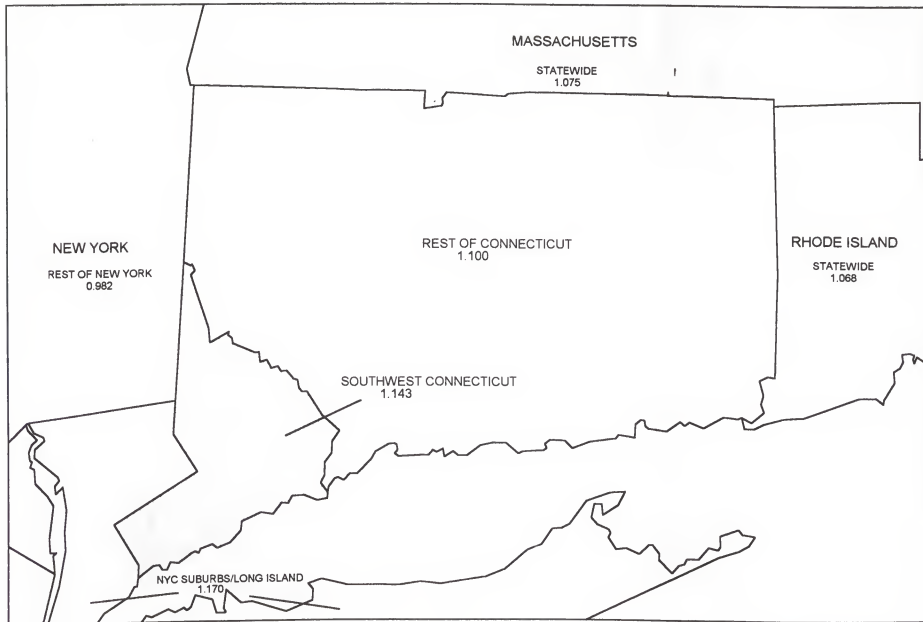


OPTION 1, 3.0% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

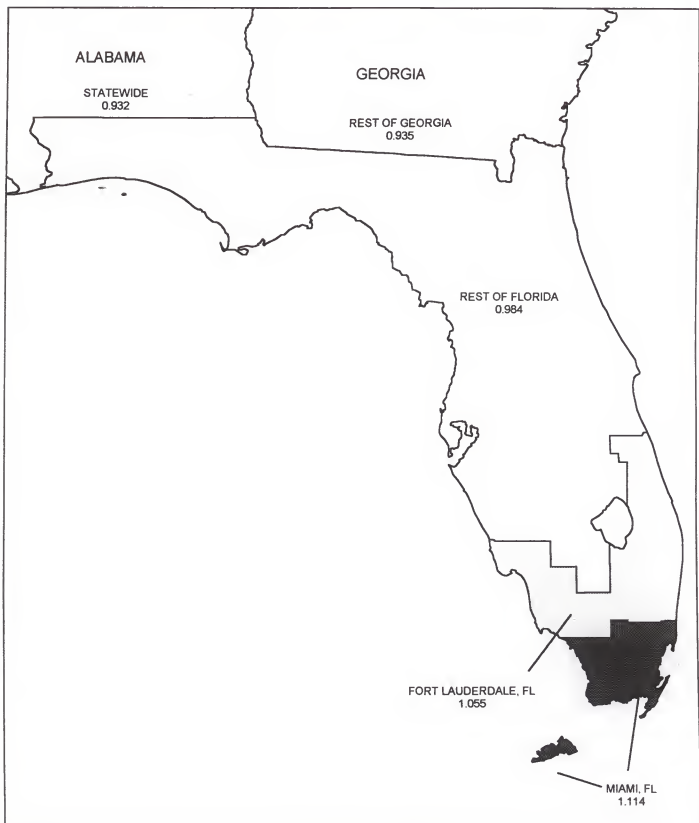


NOTE: There are 83 Fee Schedule Areas (36 statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

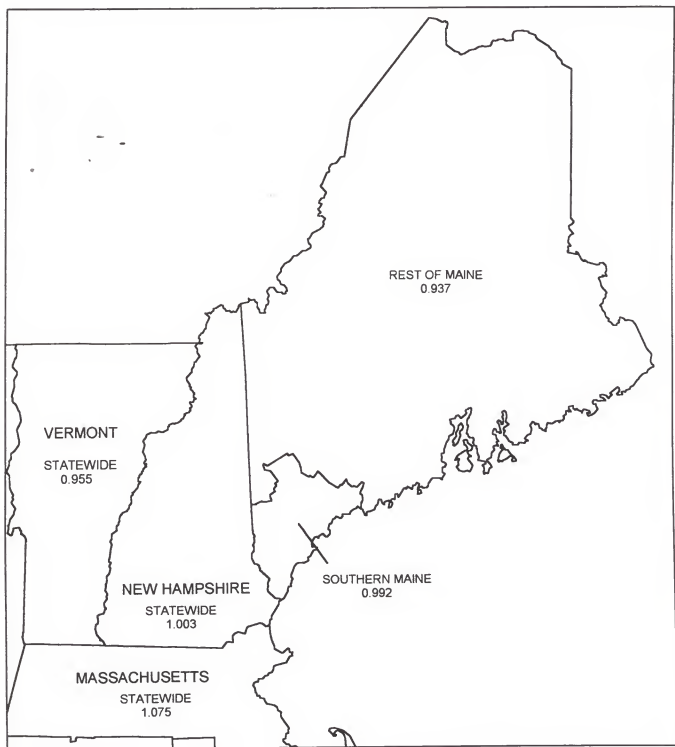
OPTION 1, 3% THRESHOLD, CONNECTICUT FEE SCHEDULE AREAS



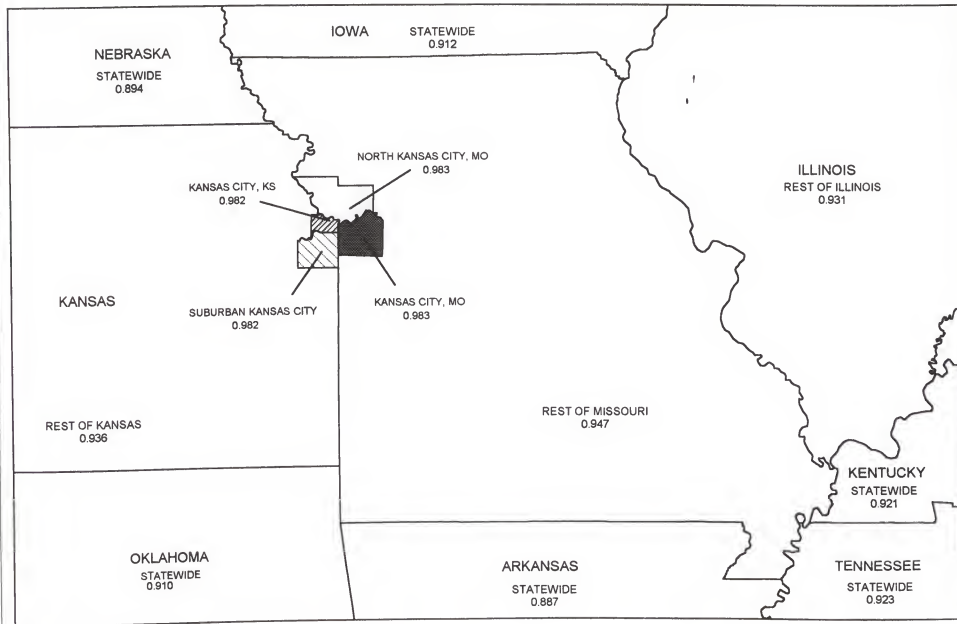
OPTION 1, 3.0% THRESHOLD, FLORIDA FEE SCHEDULE AREAS



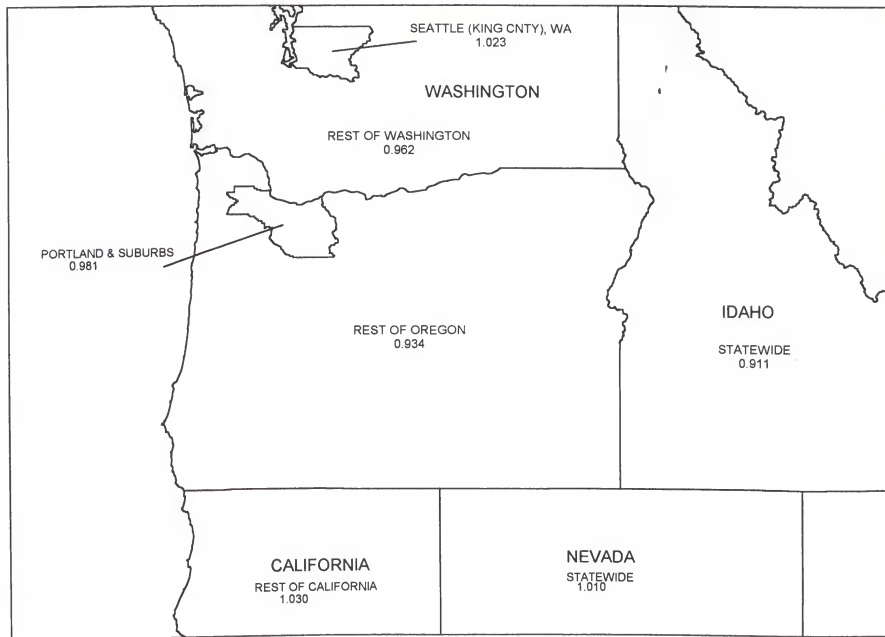
OPTION 1, 3.0% THRESHOLD, MAINE FEE SCHEDULE AREAS



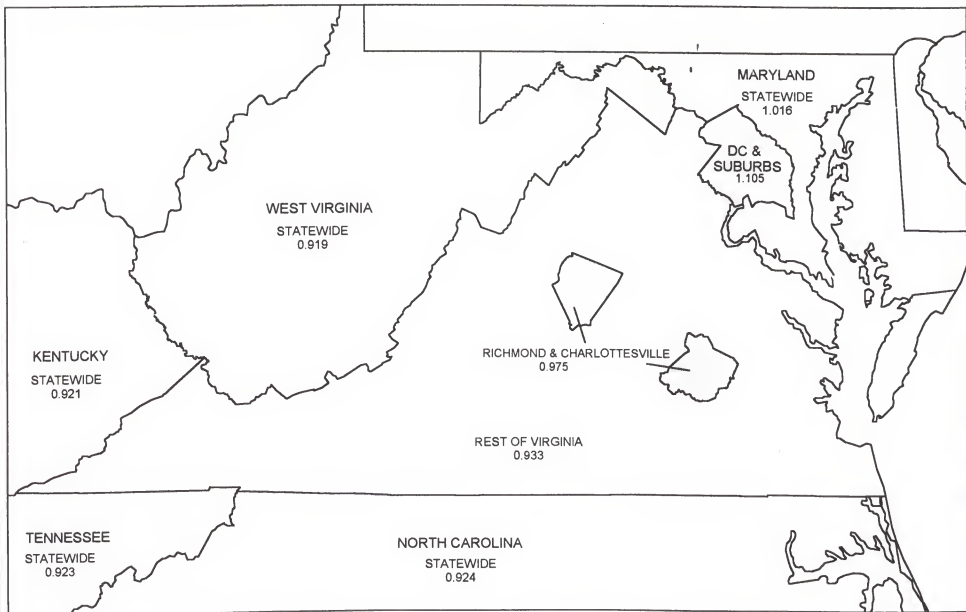
OPTION 1, 3.0% THRESHOLD, MISSOURI FEE SCHEDULE AREAS



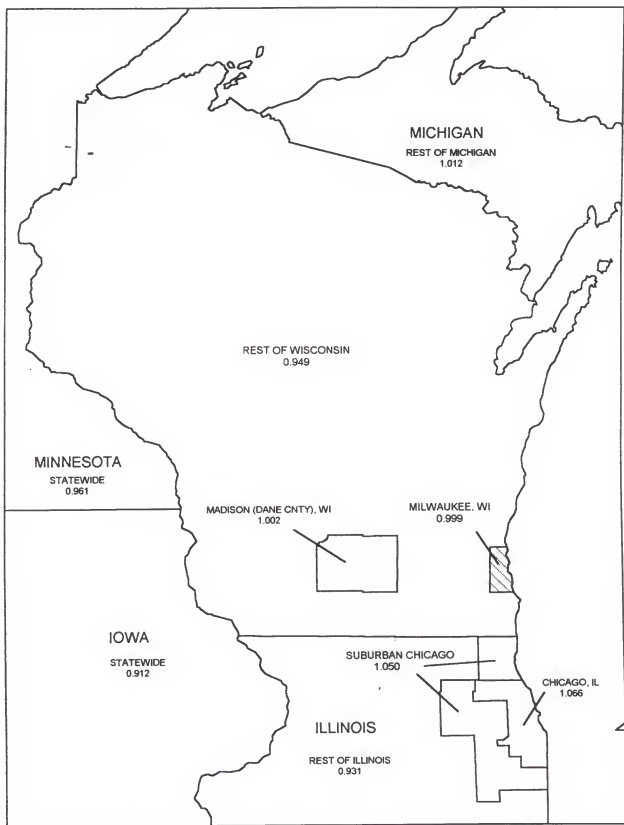
OPTION 1, 3.0% THRESHOLD, OREGON FEE SCHEDULE AREAS



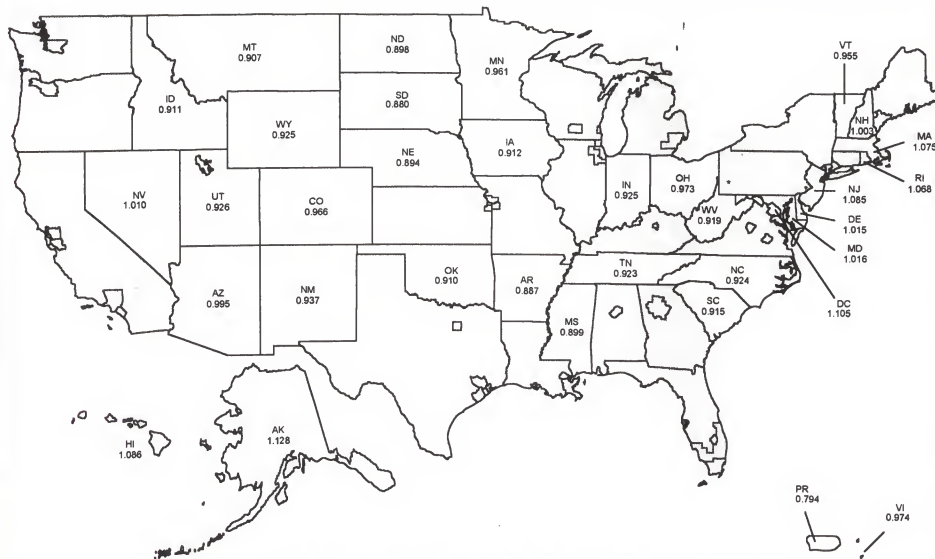
OPTION 1, 3.0% THRESHOLD, VIRGINIA FEE SCHEDULE AREAS



OPTION 1, 3.0% THRESHOLD, WISCONSIN FEE SCHEDULE AREAS

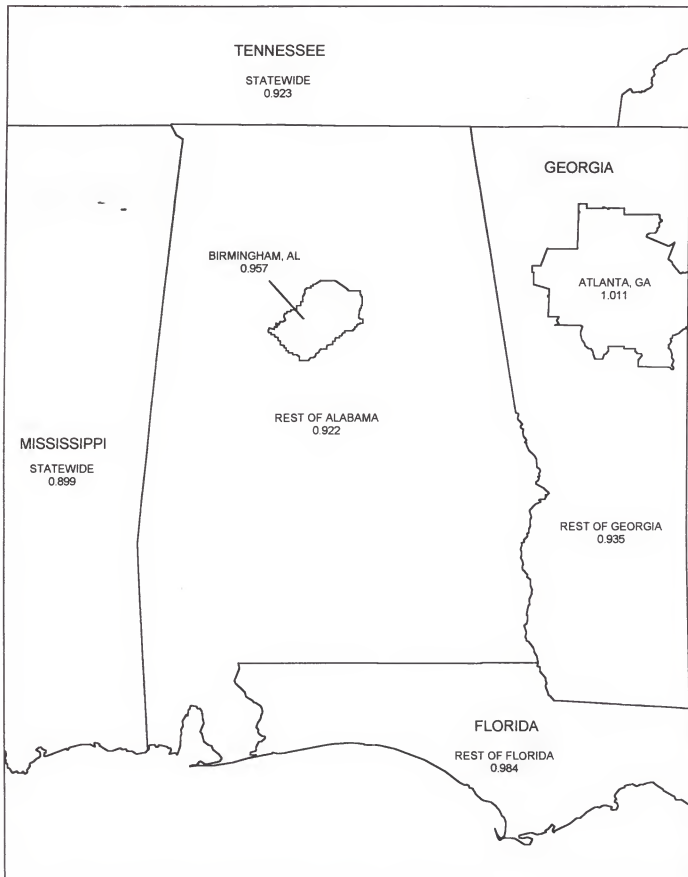


OPTION 1, 2.5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

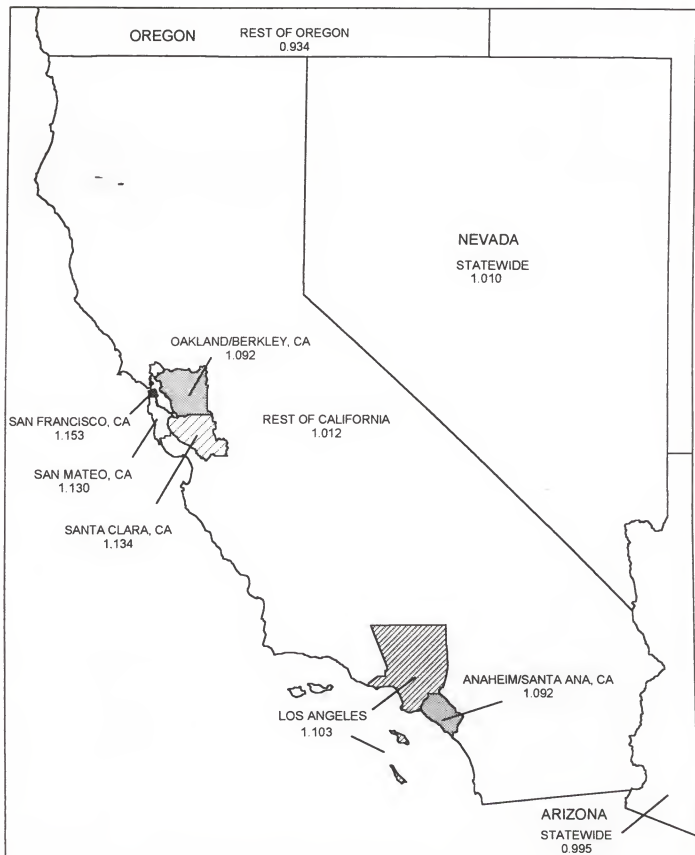


NOTE: There are 87 Fee Schedule Areas (34 statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

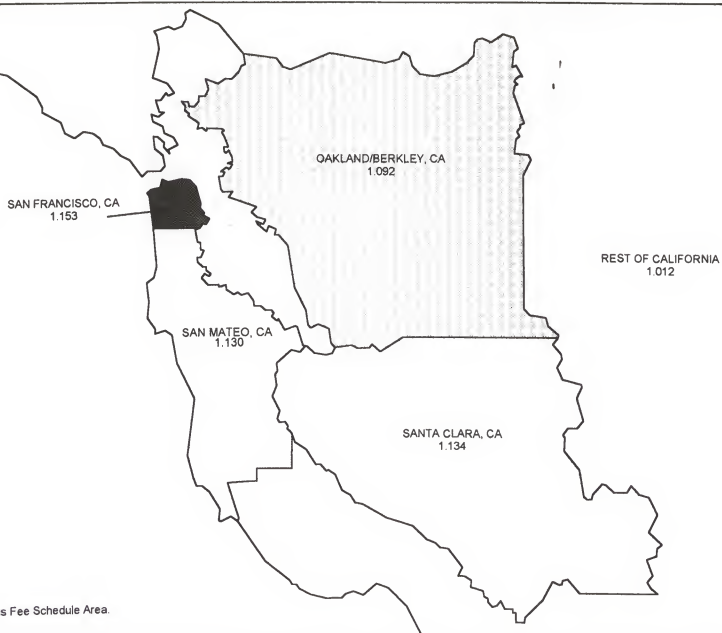
OPTION 1, 2.5% THRESHOLD, ALABAMA FEE SCHEDULE AREAS



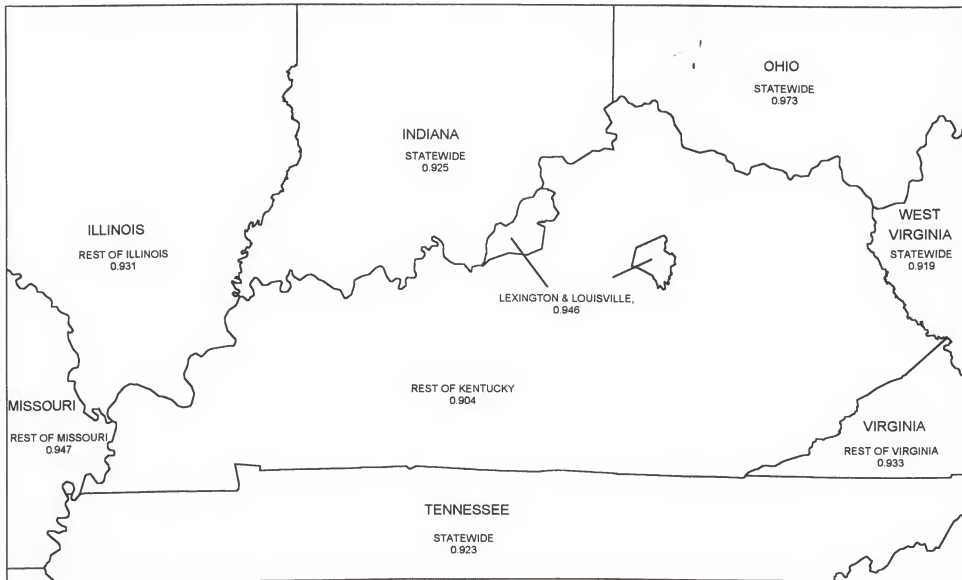
OPTION 1, 2.5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



OPTION 1, 2.5% THRESHOLD, SAN FRANCISCO BAY AREA FSAs



OPTION 1, 2.5% THRESHOLD, KENTUCKY FEE SCHEDULE AREAS

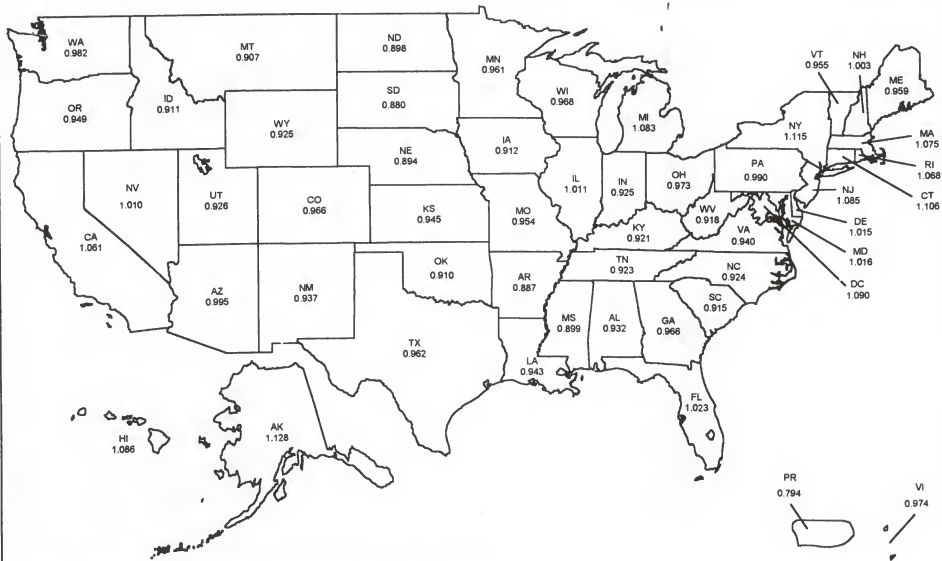


OPTION 2

Statewide FSAs, Except for Metropolitan Areas
(MSAs, PMSAs, NECMAs) Whose GAF Exceeds the
Statewide GAF by More Than a Specified Percentage
Threshold

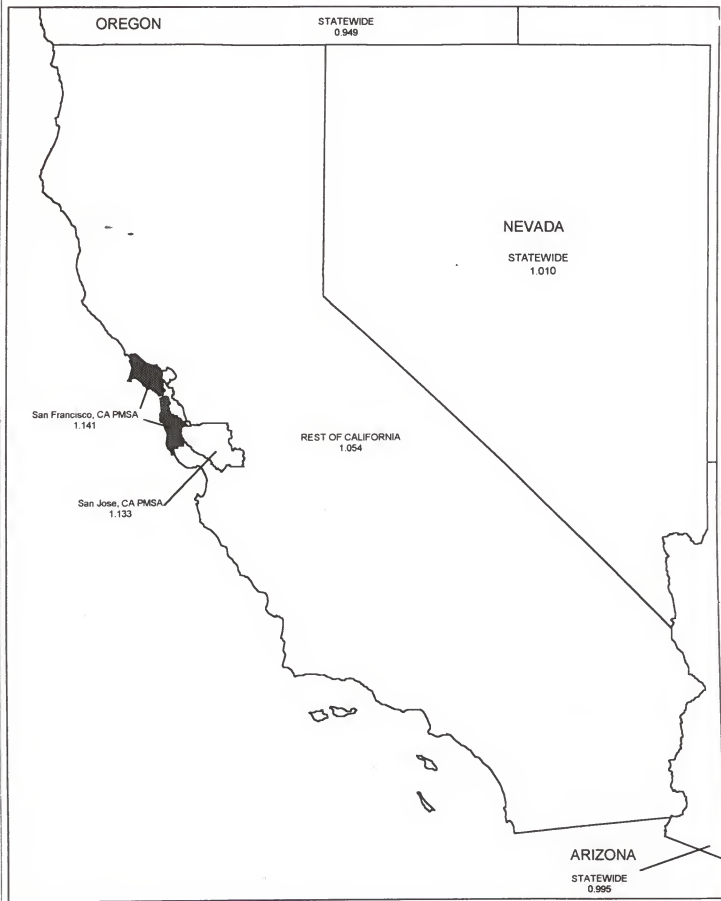
States with a single payment locality as of January 1, 1995
remain statewide.

OPTION 2, 10% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

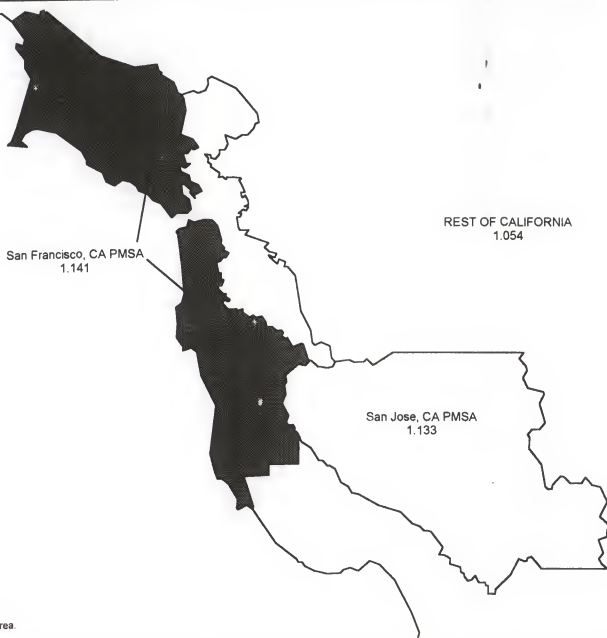


NOTE: There are 53 Fee Schedule Areas under this alternative, all of which are statewide

OPTION 2, 5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS

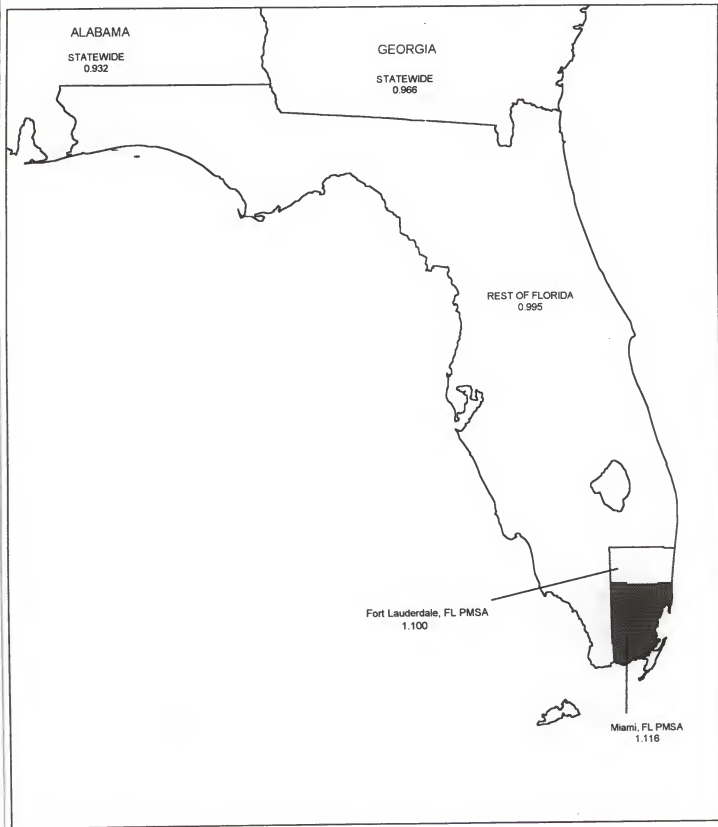


OPTION 2, 5% THRESHOLD, SAN FRANCISCO BAY AREA FSAs

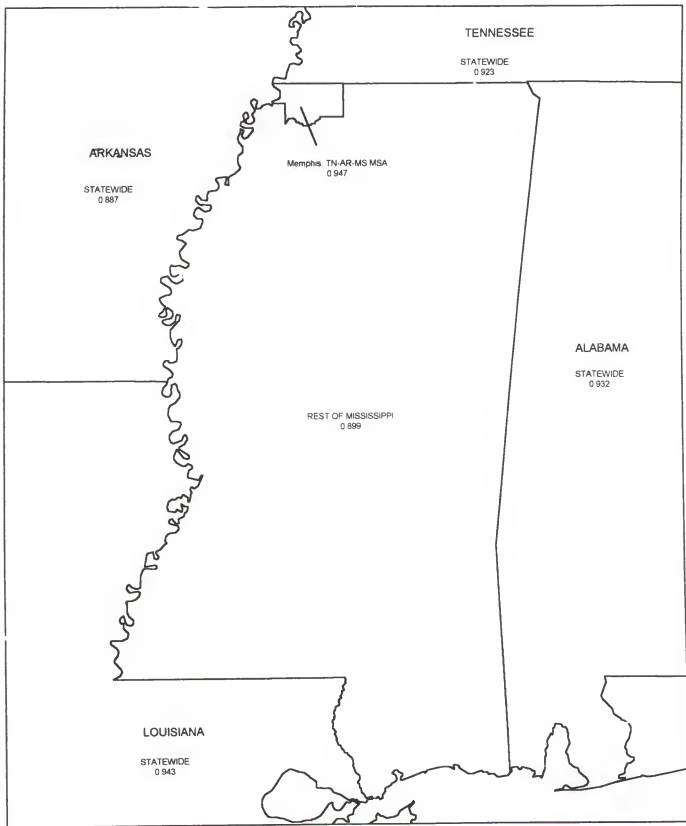


NOTE: FSA is Fee Schedule Area.

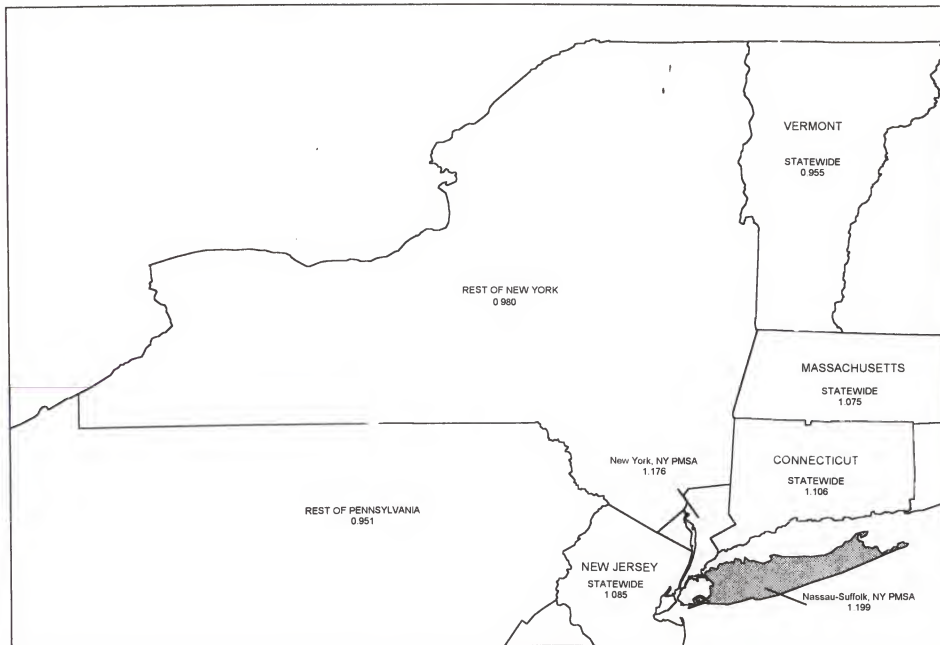
OPTION 2, 5% THRESHOLD, FLORIDA FEE SCHEDULE AREAS



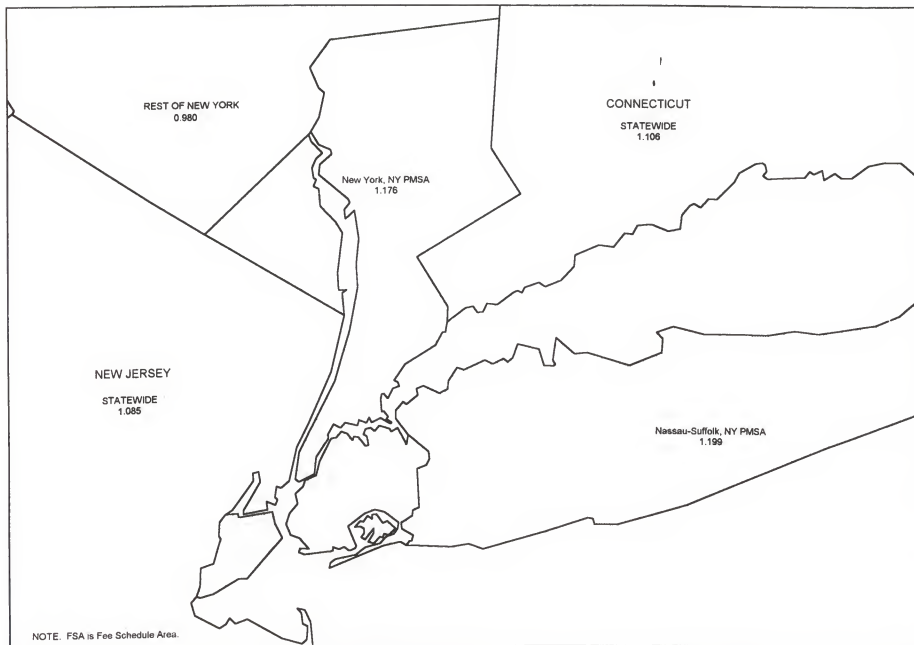
OPTION 2, 5% THRESHOLD, MISSISSIPPI FEE SCHEDULE AREAS



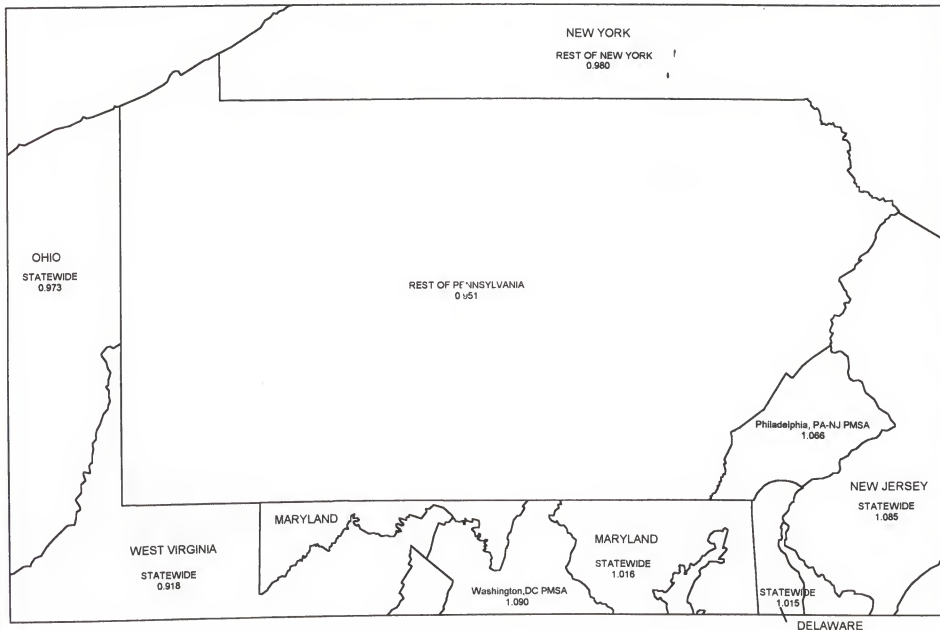
OPTION 2, 5% THRESHOLD, NEW YORK FEE SCHEDULE AREAS



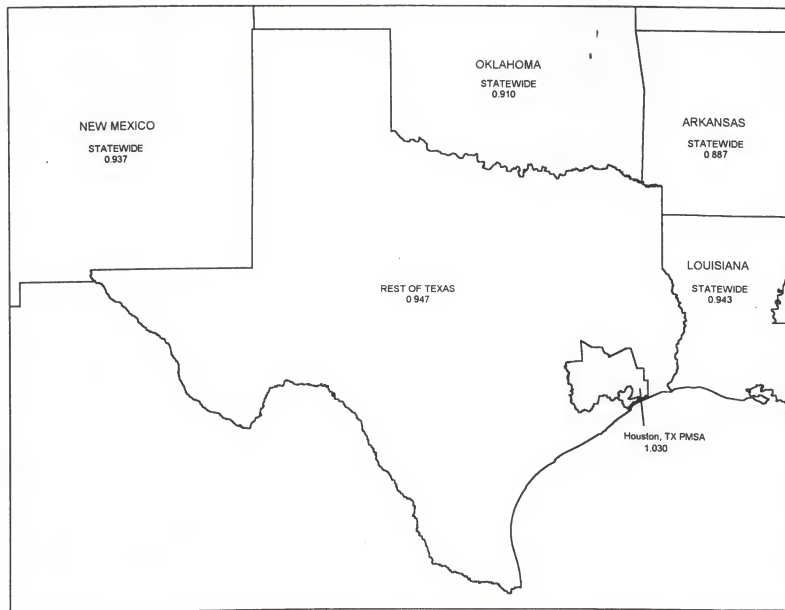
OPTION 2, 5% THRESHOLD, NEW YORK CITY AREA FSAs



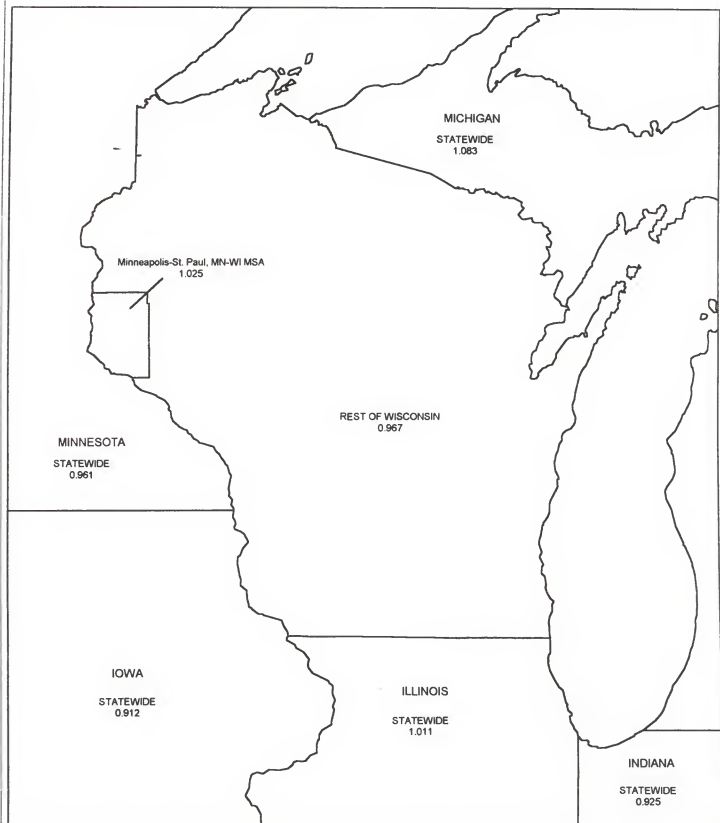
OPTION 2, 5% THRESHOLD, PENNSYLVANIA FEE SCHEDULE AREAS



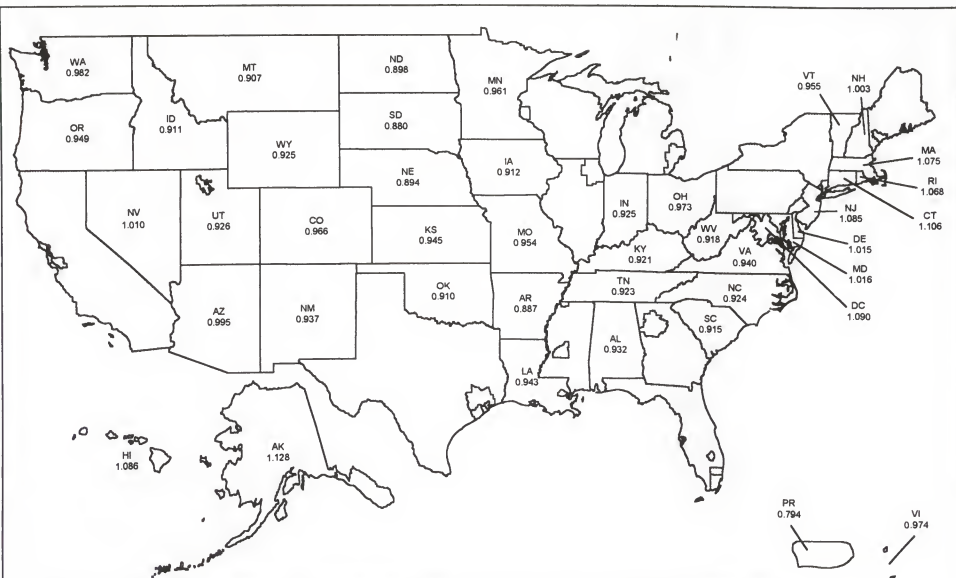
OPTION 2, 5% THRESHOLD, TEXAS FEE SCHEDULE AREAS



OPTION 2, 5% THRESHOLD, WISCONSIN FEE SCHEDULE AREAS

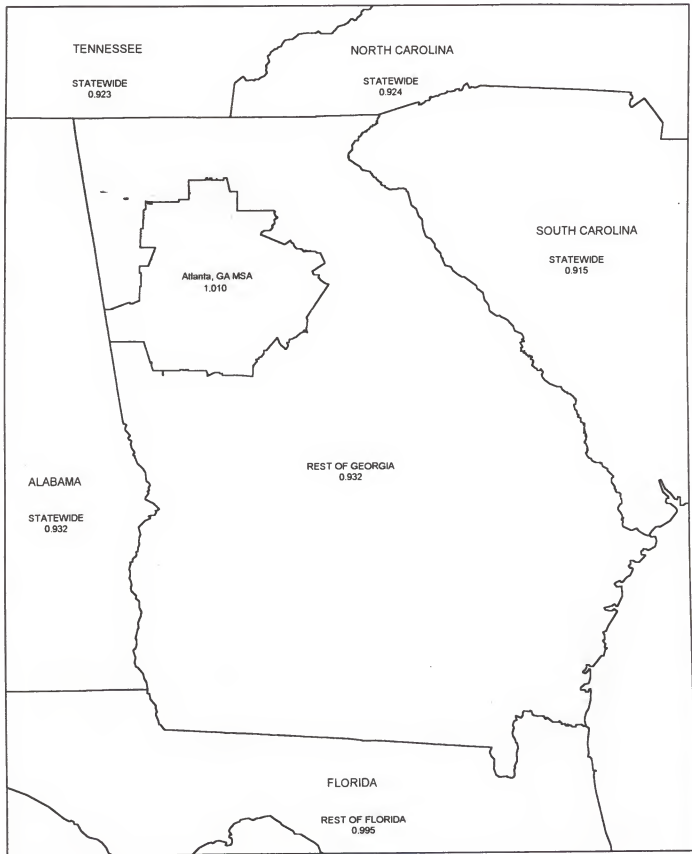


OPTION 2, 4% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

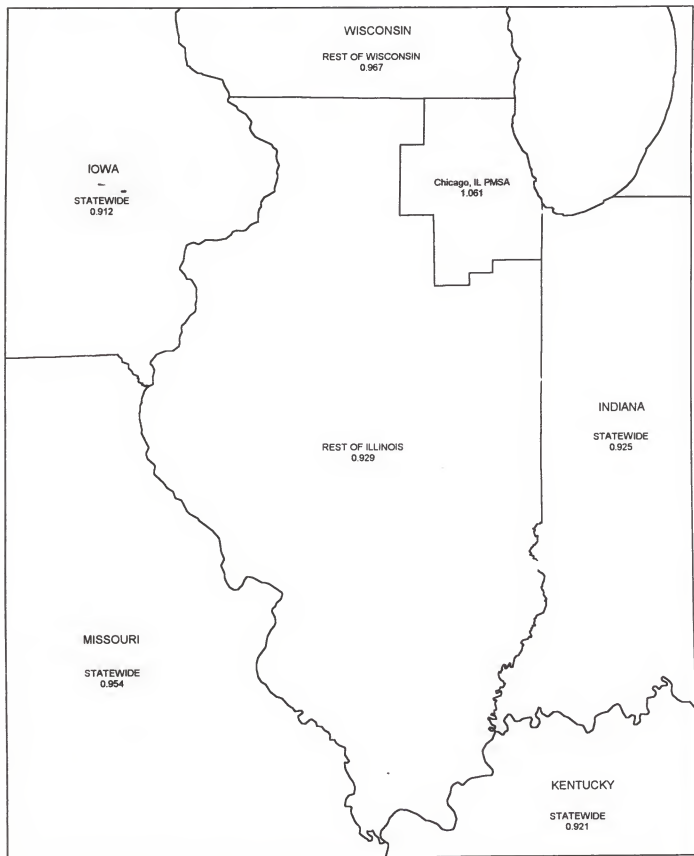


NOTE: There are 70 Fee Schedule Areas (42 statewide) under this alternative. The shaded areas contain multiple Fee Schedule Areas and are examined on companion maps.

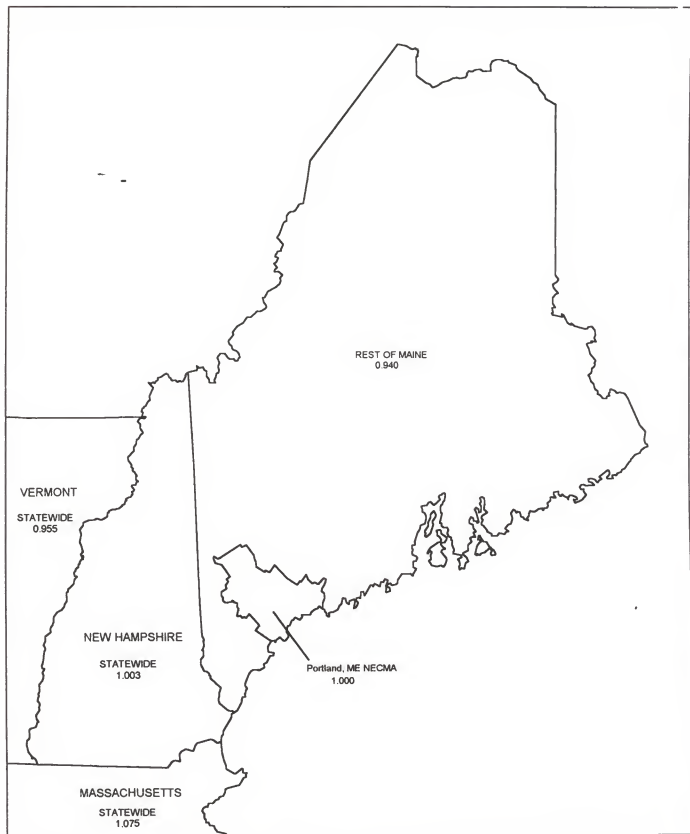
OPTION 2, 4% THRESHOLD, GEORGIA FEE SCHEDULE AREAS



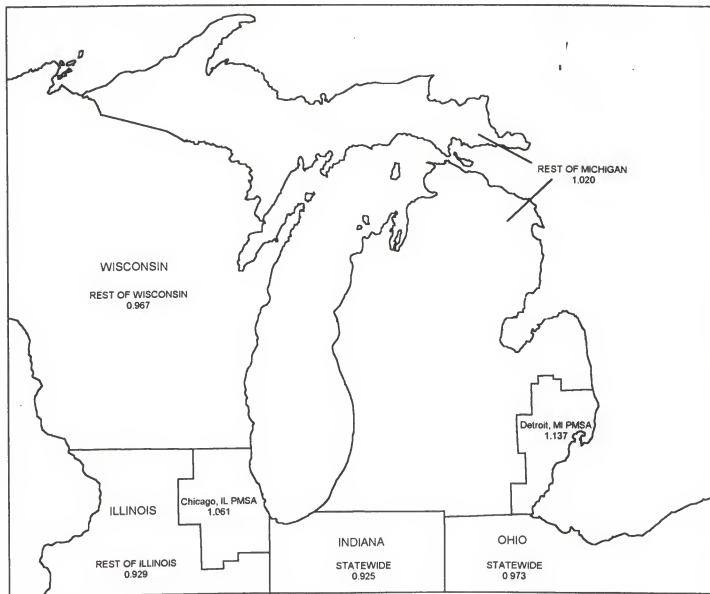
OPTION 2, 4% THRESHOLD, ILLINOIS FEE SCHEDULE AREAS



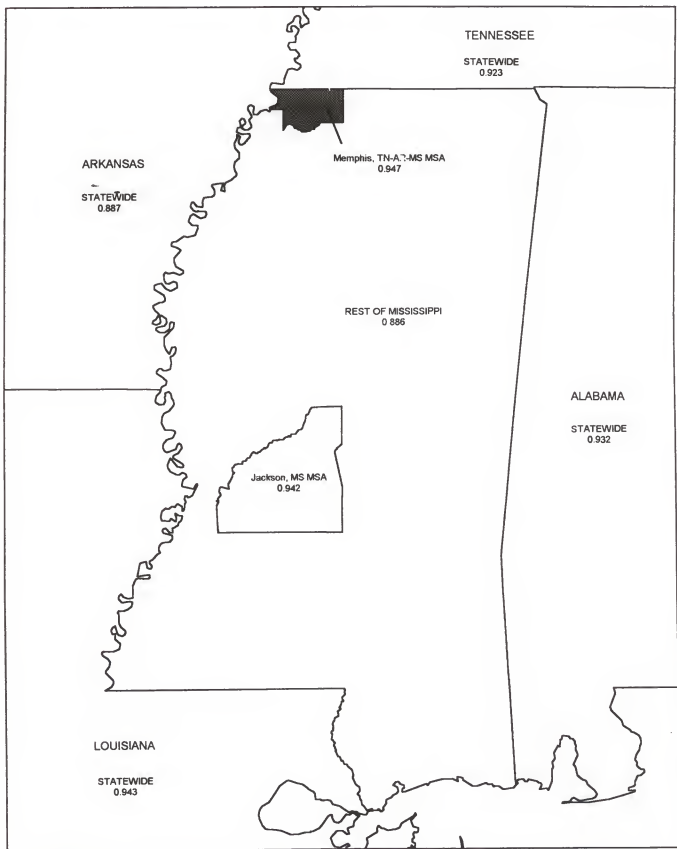
OPTION 2, 4% THRESHOLD, MAINE FEE SCHEDULE AREAS



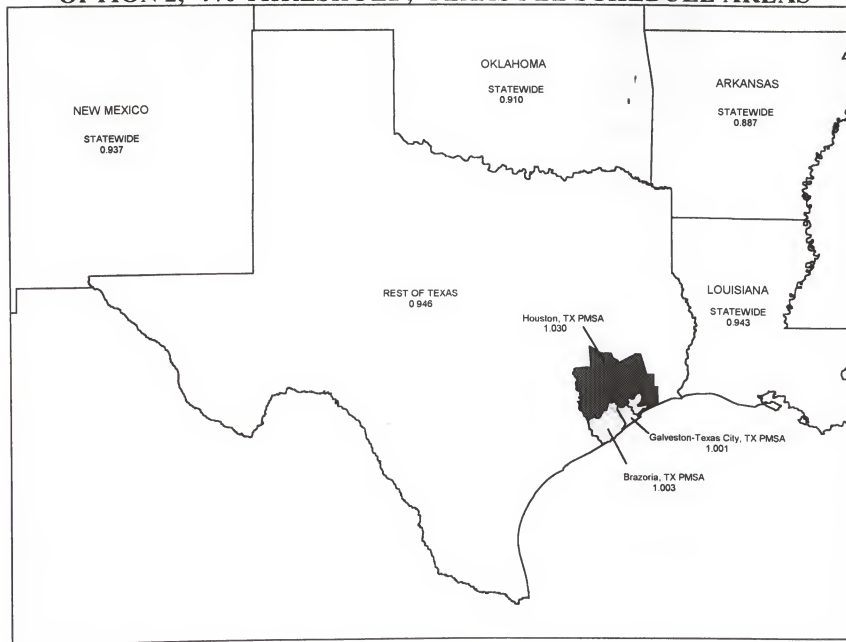
OPTION 2, 4% THRESHOLD, MICHIGAN FEE SCHEDULE AREAS



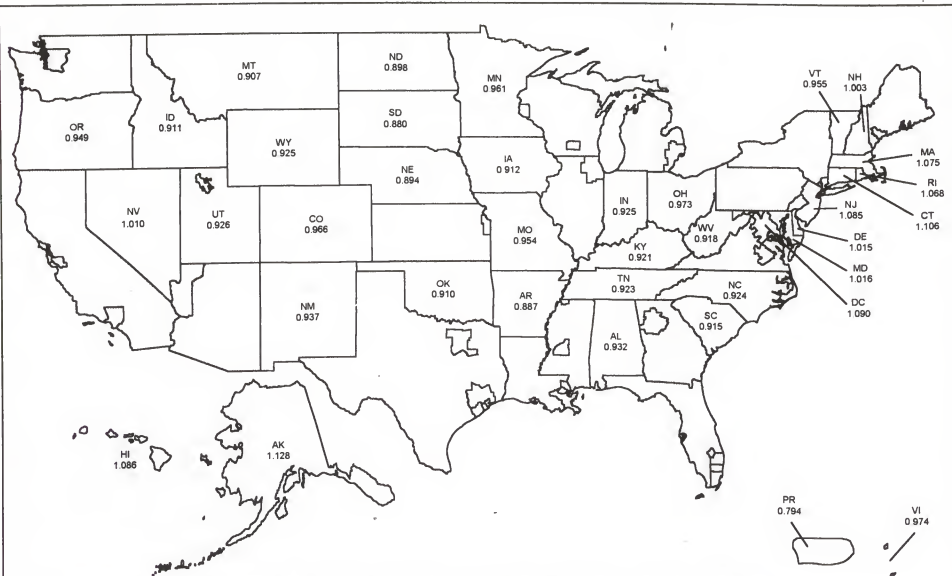
OPTION 2, 4% THRESHOLD, MISSISSIPPI FEE SCHEDULE AREAS



OPTION 2, 4% THRESHOLD, TEXAS FEE SCHEDULE AREAS

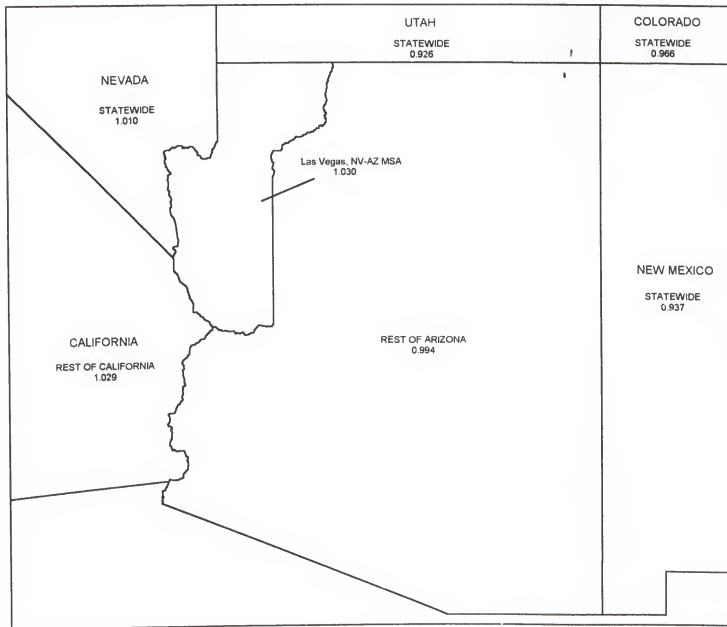


OPTION 2, 3.5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

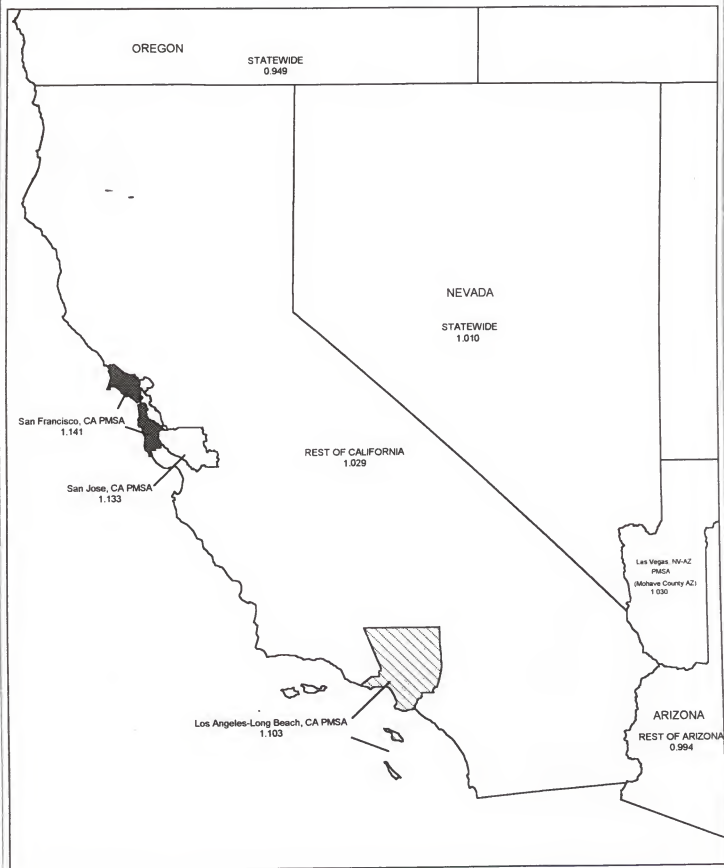


NOTE: There are 79 Fee Schedule Areas (37 statewide) under this alternative. The shaded areas contain multiple Fee Schedule Areas and are examined on companion maps.

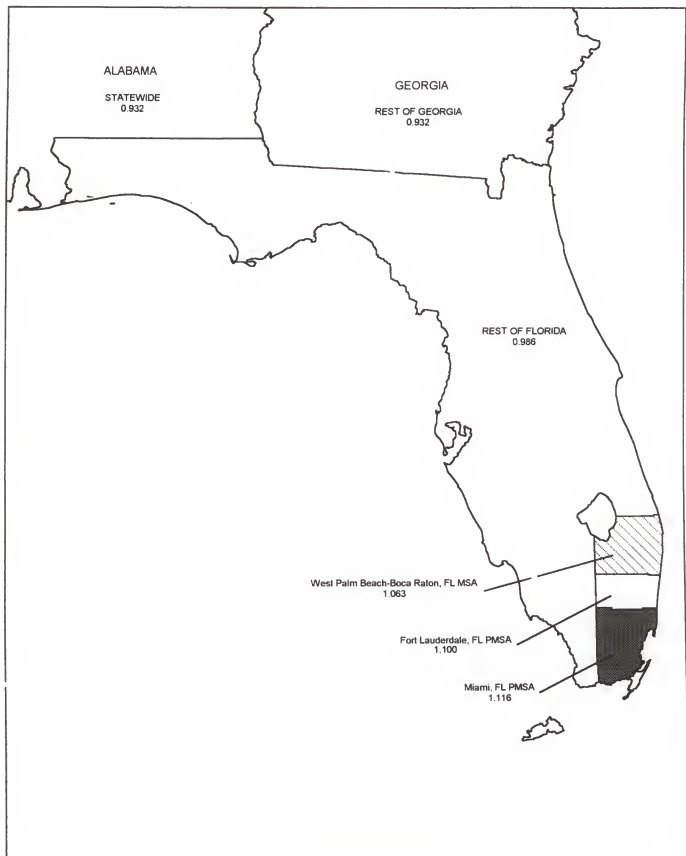
OPTION 2, 3.5% THRESHOLD, ARIZONA FEE SCHEDULE AREAS



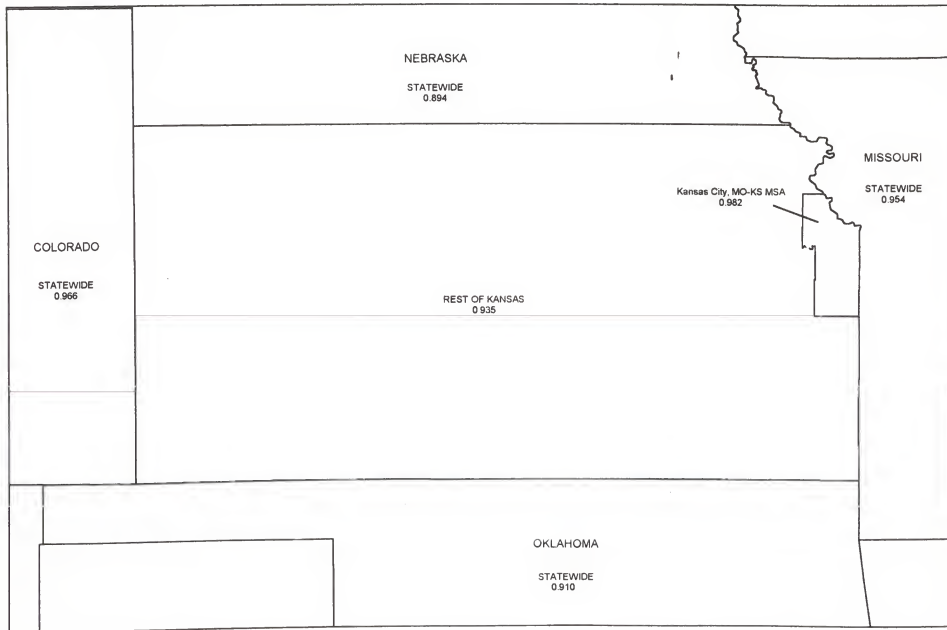
OPTION 2, 3.5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



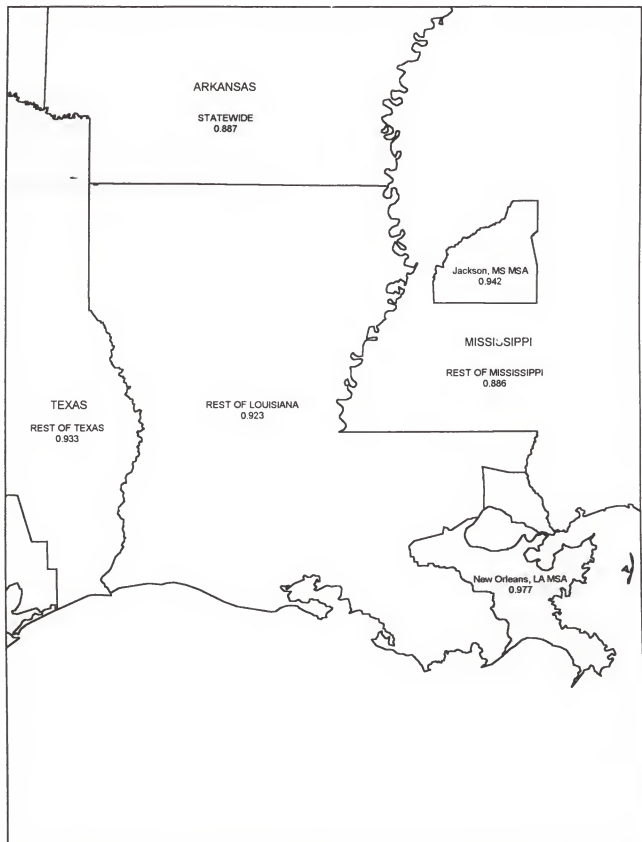
OPTION 2, 3.5% THRESHOLD, FLORIDA FEE SCHEDULE AREAS



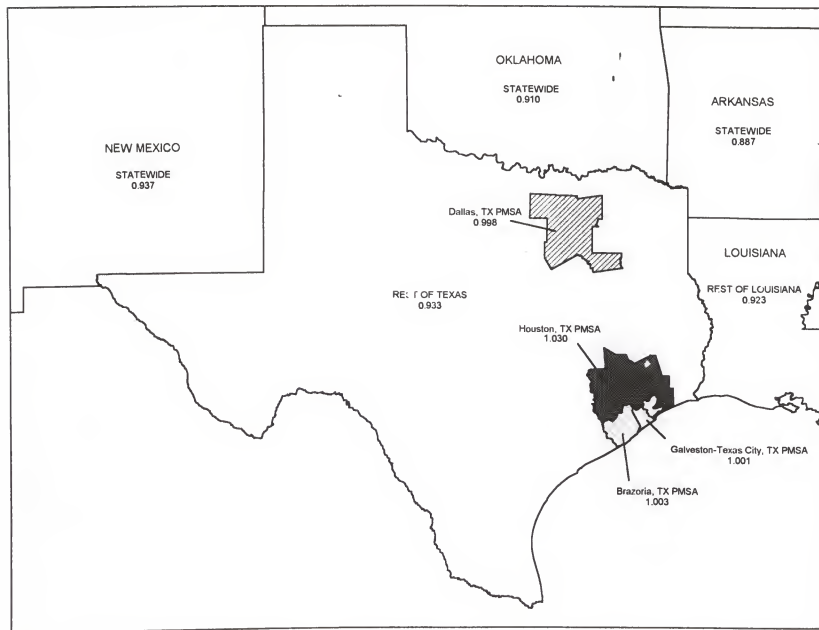
OPTION 2, 3.5% THRESHOLD, KANSAS FEE SCHEDULE AREAS



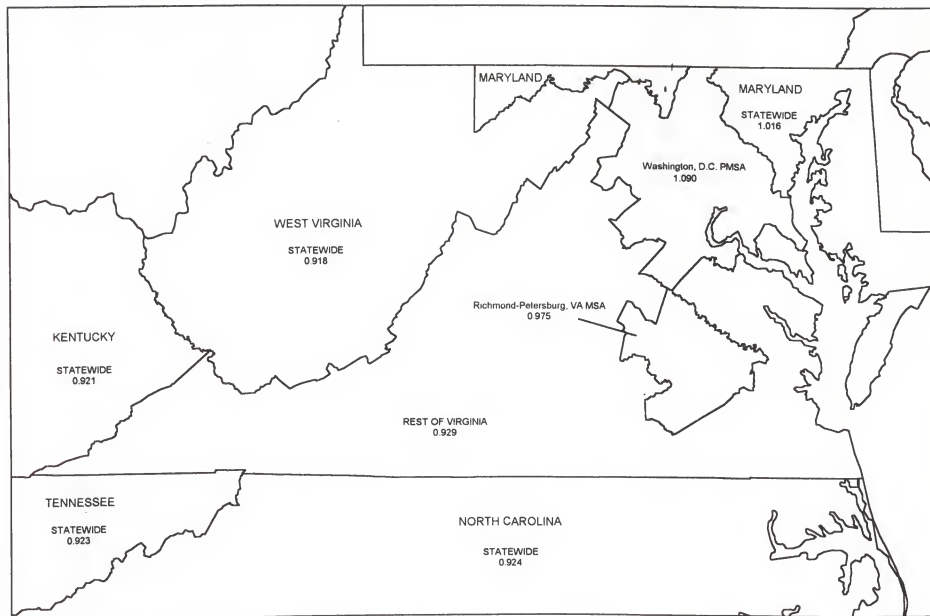
OPTION 2, 3.5% THRESHOLD, LOUISIANA FEE SCHEDULE AREAS



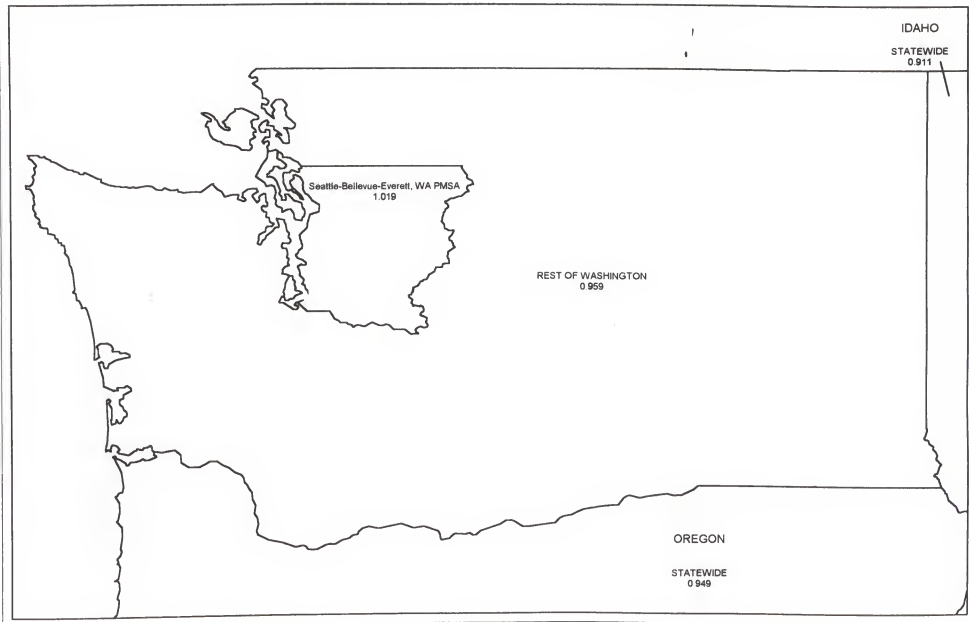
OPTION 2, 3.5% THRESHOLD, TEXAS FEE SCHEDULE AREAS



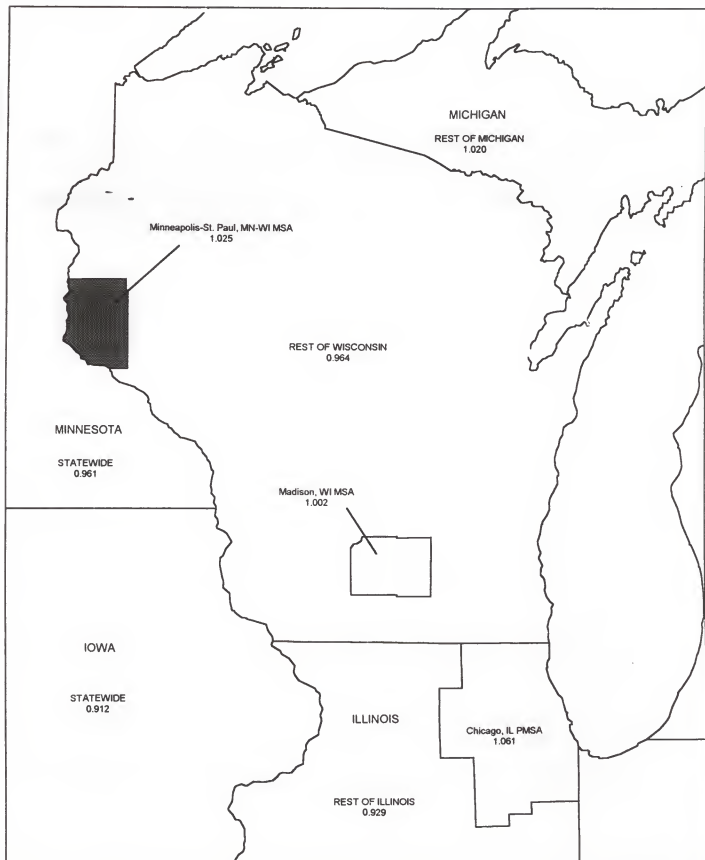
OPTION 2, 3.5% THRESHOLD, VIRGINIA FEE SCHEDULE AREAS



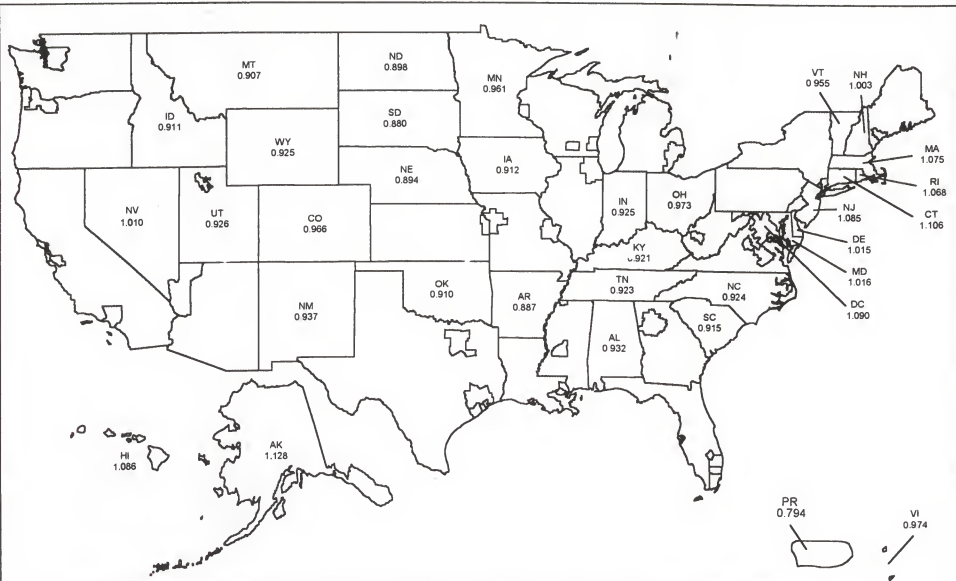
OPTION 2, 3.5% THRESHOLD, WASHINGTON FEE SCHEDULE AREAS



OPTION 2, 3.5% THRESHOLD, WISCONSIN FEE SCHEDULE AREAS

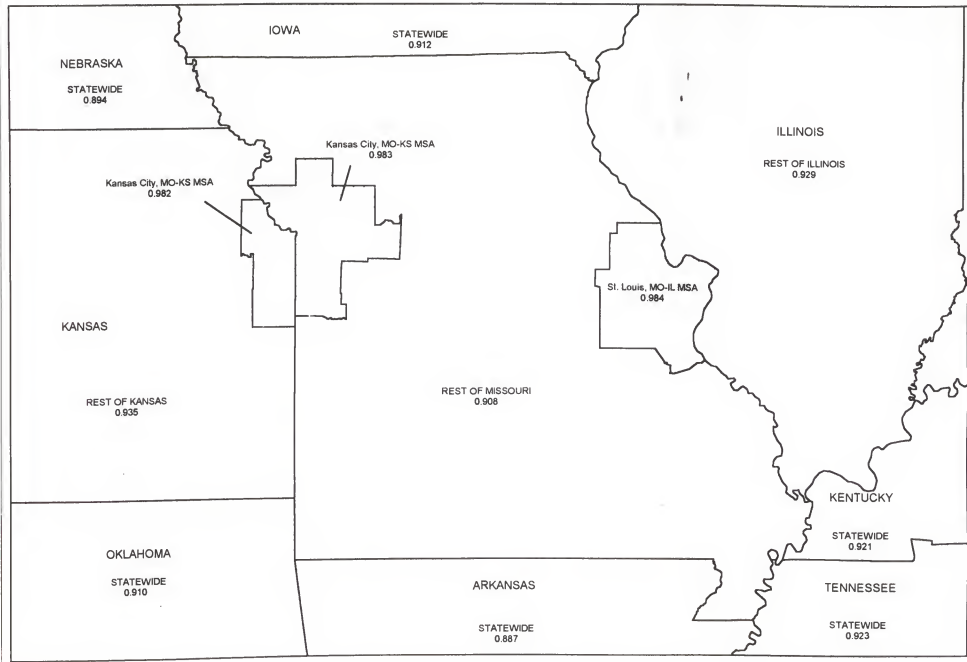


OPTION 2, 3.0% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

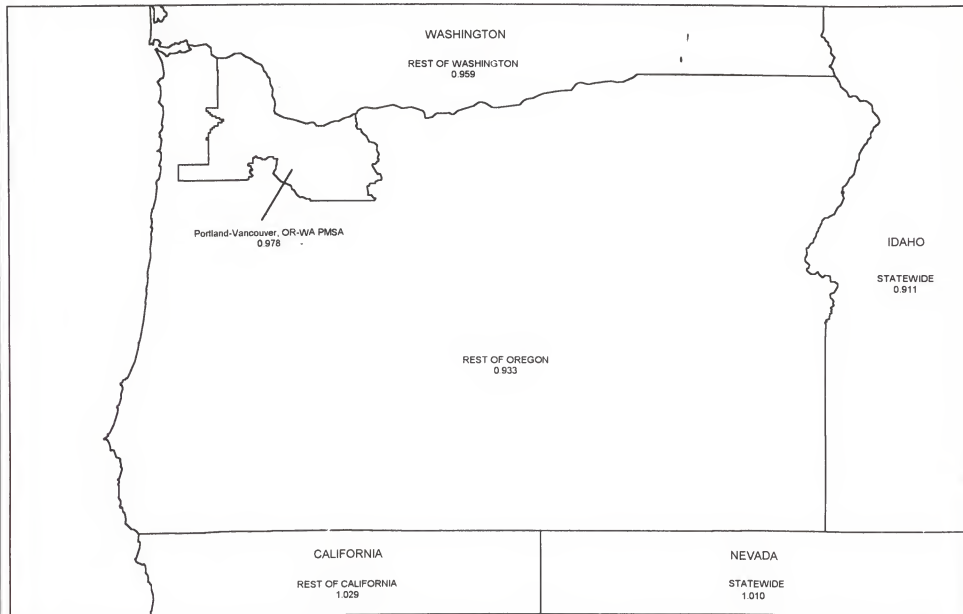


NOTE: There are 85 Fee Schedule Areas (34 statewide) under this alternative. The shaded areas contain multiple Fee Schedule Areas and are examined on companion maps.

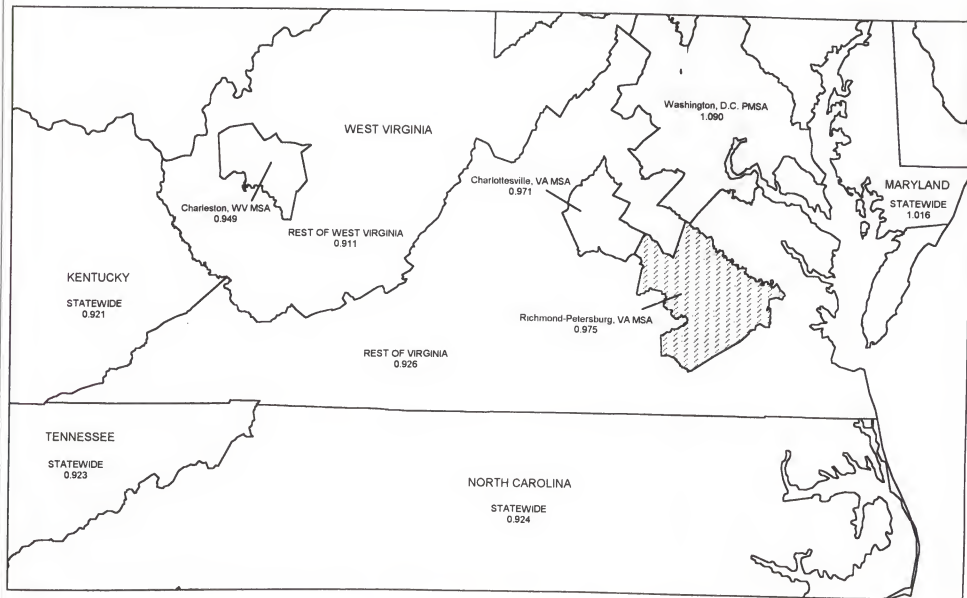
OPTION 2, 3.0% THRESHOLD, MISSOURI FEE SCHEDULE AREAS



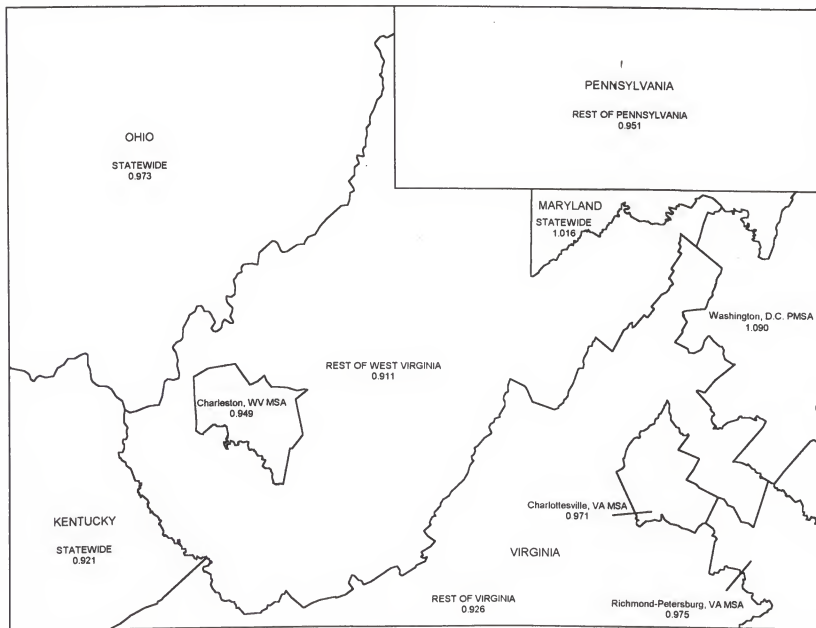
OPTION 2, 3.0% THRESHOLD, OREGON FEE SCHEDULE AREAS



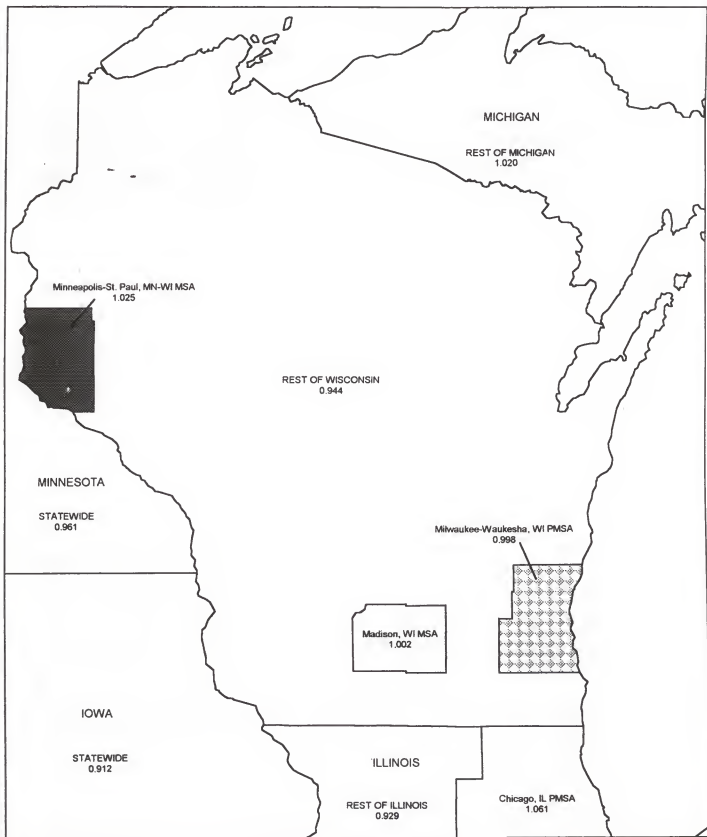
OPTION 2, 3.0% THRESHOLD, VIRGINIA FEE SCHEDULE AREAS



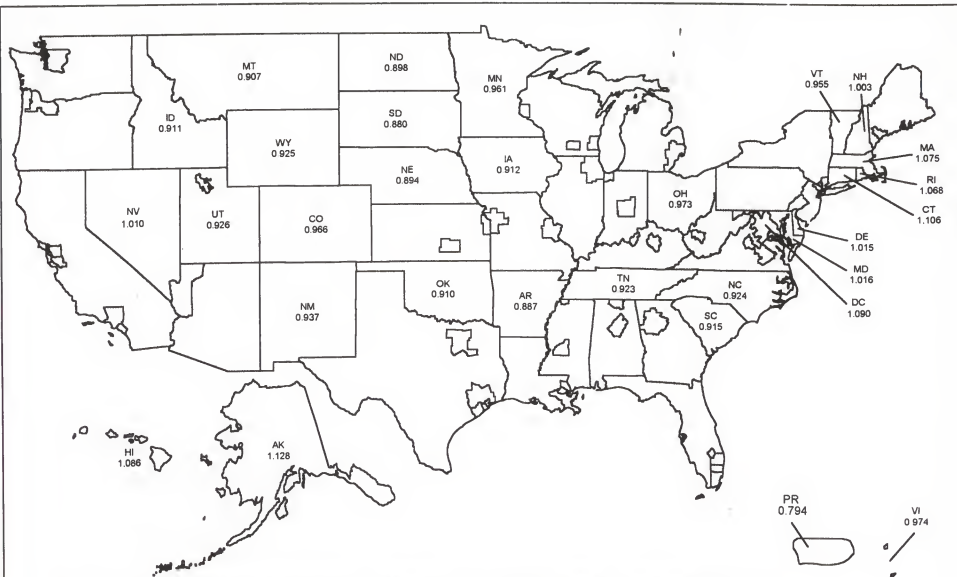
OPTION 2, 3.0% THRESHOLD, WEST VIRGINIA FEE SCHEDULE AREAS



OPTION 2, 3.0% THRESHOLD, WISCONSIN FEE SCHEDULE AREAS

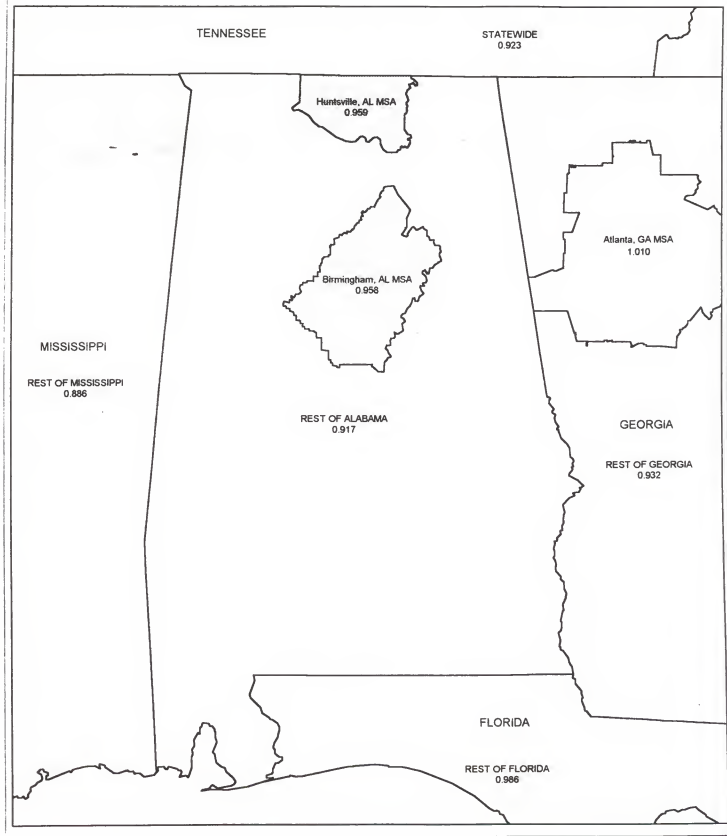


OPTION 2, 2.5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

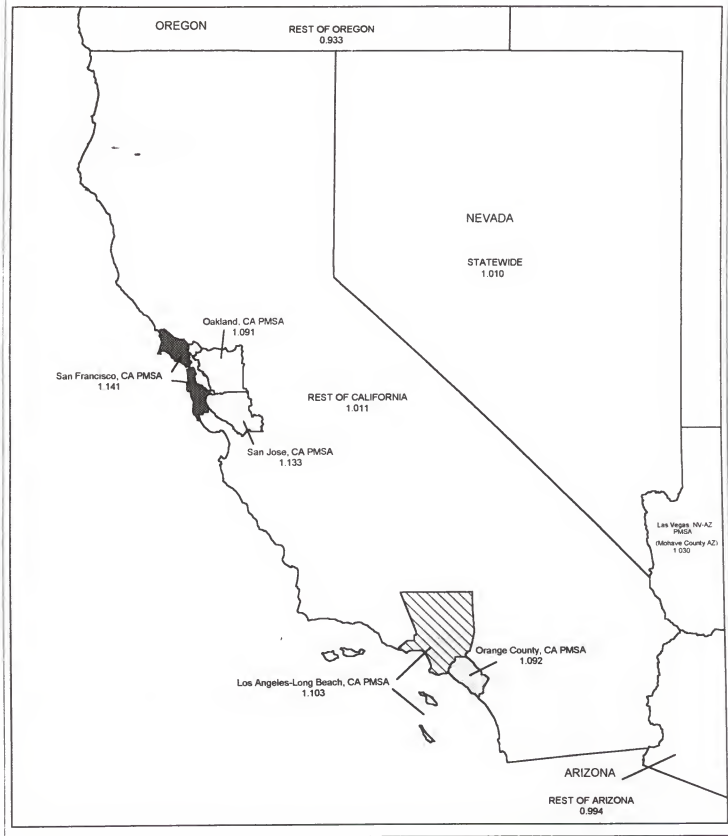


NOTE: There are 95 Fee Schedule Areas (30 statewide) under this alternative. The shaded areas contain multiple Fee Schedule Areas and are examined on companion maps.

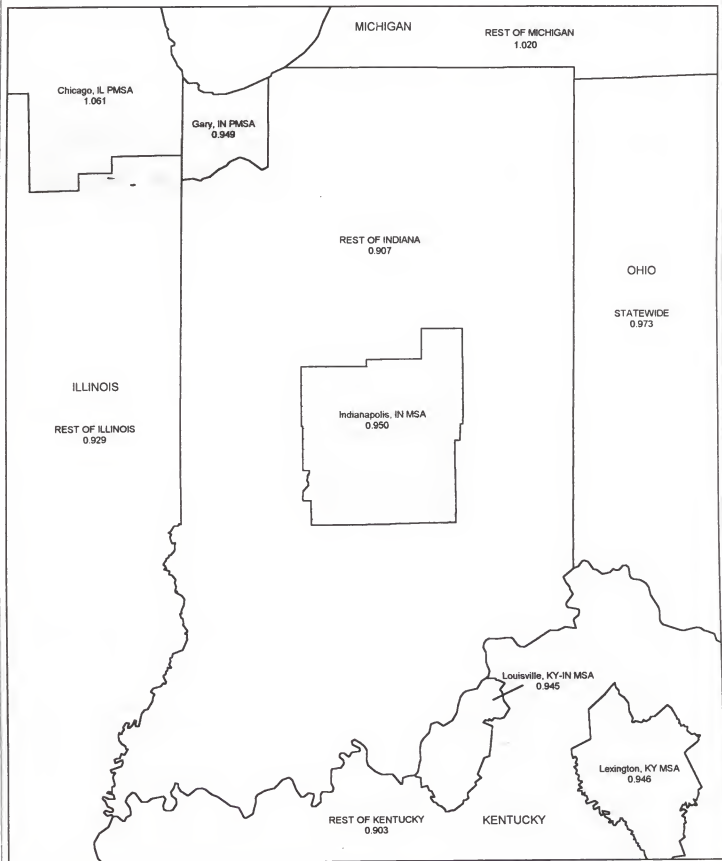
OPTION 2, 2.5% THRESHOLD, ALABAMA FEE SCHEDULE AREAS



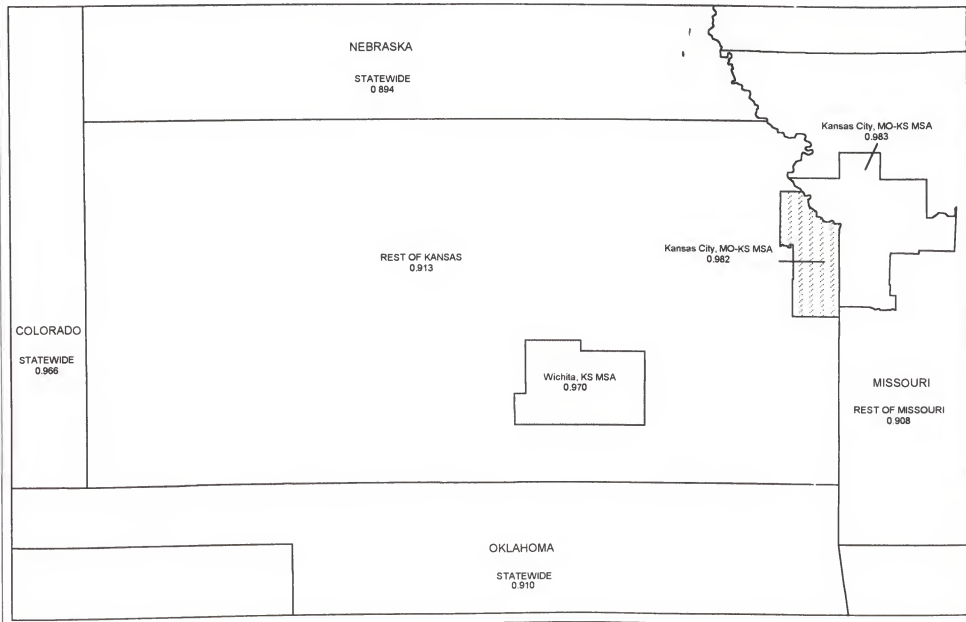
OPTION 2, 2.5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



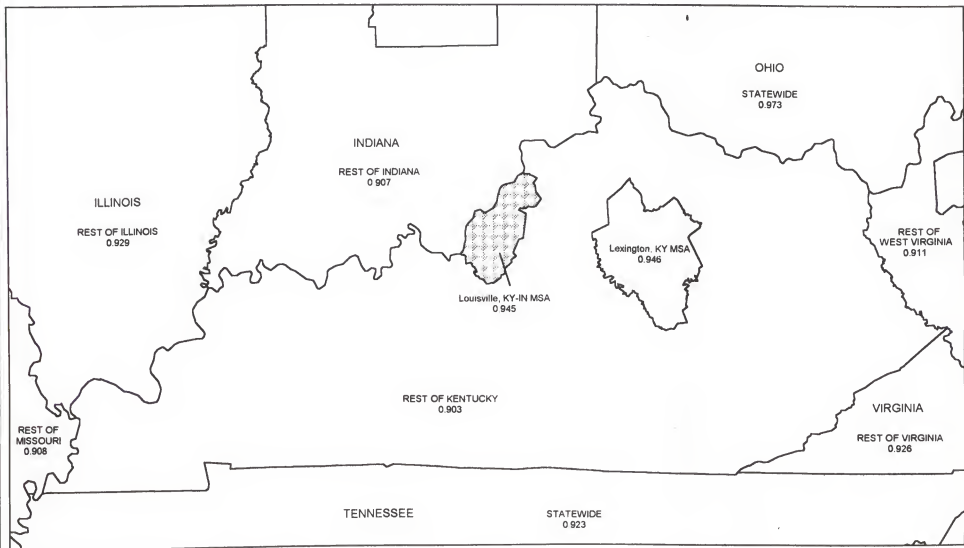
OPTION 2, 2.5% THRESHOLD, INDIANA FEE SCHEDULE AREAS



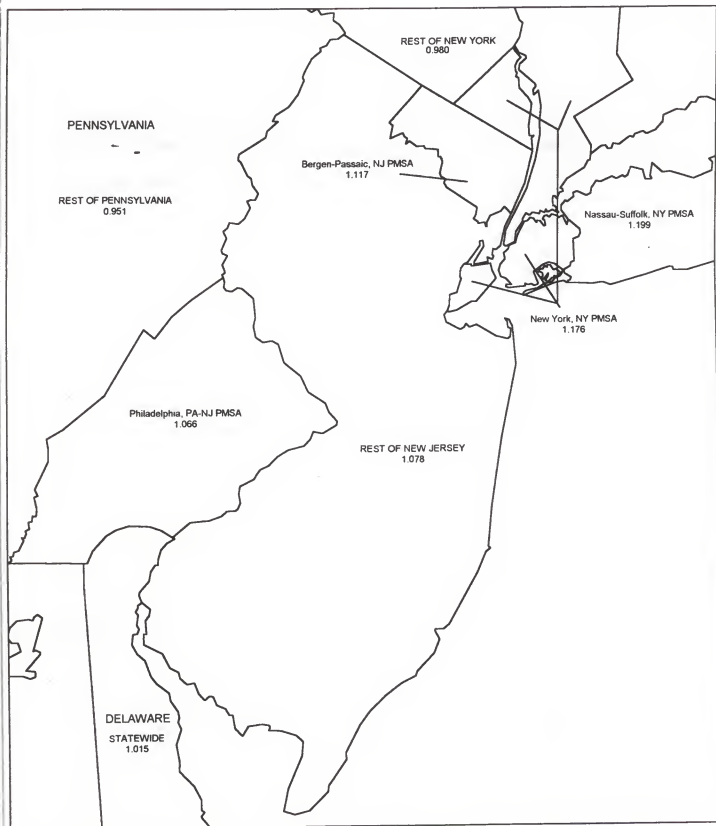
OPTION 2, 2.5% THRESHOLD, KANSAS FEE SCHEDULE AREAS



OPTION 2, 2.5% THRESHOLD, KENTUCKY FEE SCHEDULE AREAS



OPTION 2, 2.5% THRESHOLD, NEW JERSEY FEE SCHEDULE AREAS



OPTION 3

Each State with Multiple FSAs as of January 1, 1995 is
Divided into up to Five FSAs Based on Metropolitan Area
Population Size:

>3 Million

1-3 Million

.25-1 Million

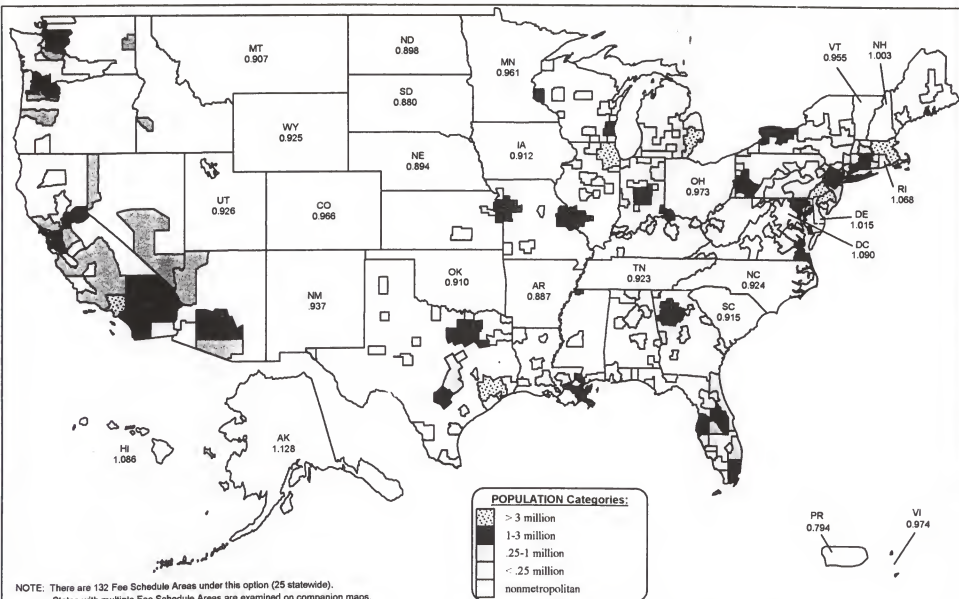
<.25 Million

Nonmetropolitan

States with a single payment locality as of January 1, 1995
remain statewide.

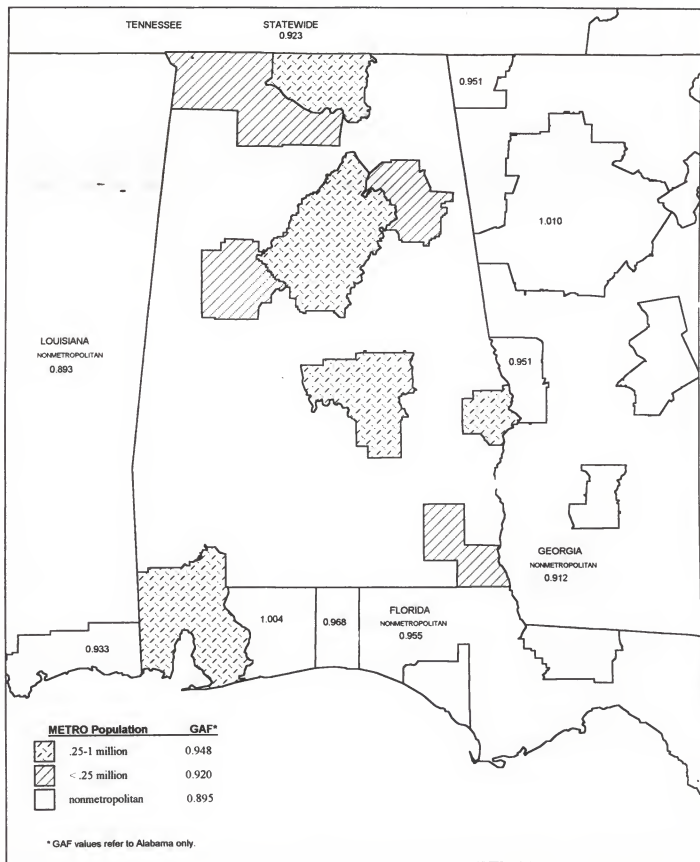
OPTION 3 - FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



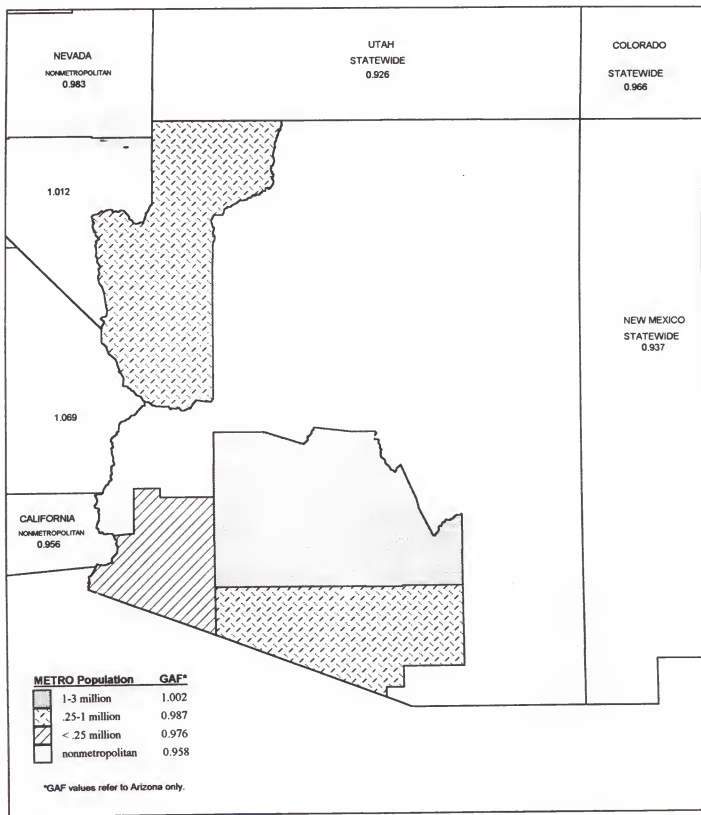
OPTION 3 - ALABAMA FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

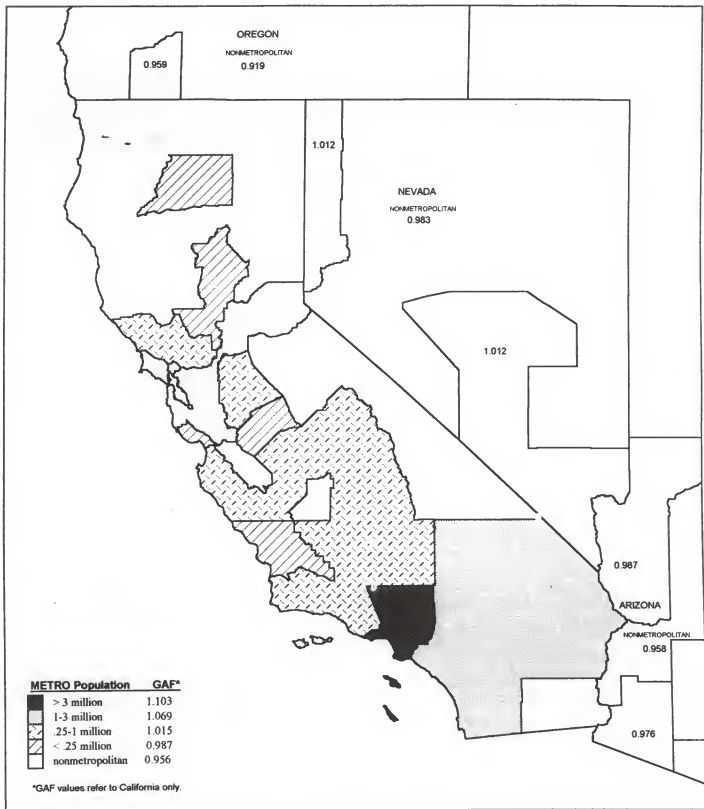


OPTION 3 - ARIZONA FEE SCHEDULE AREAS

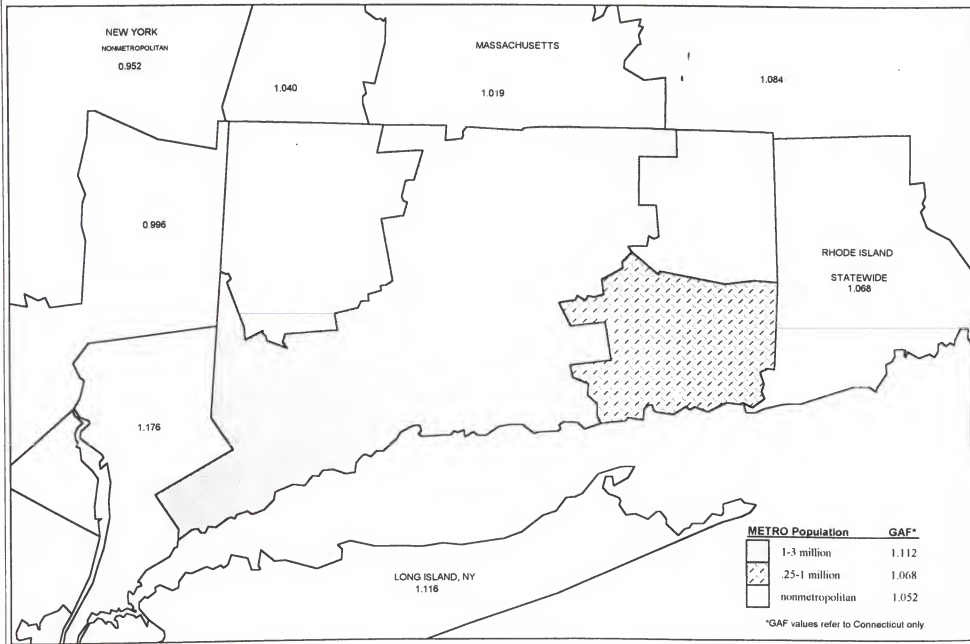
BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

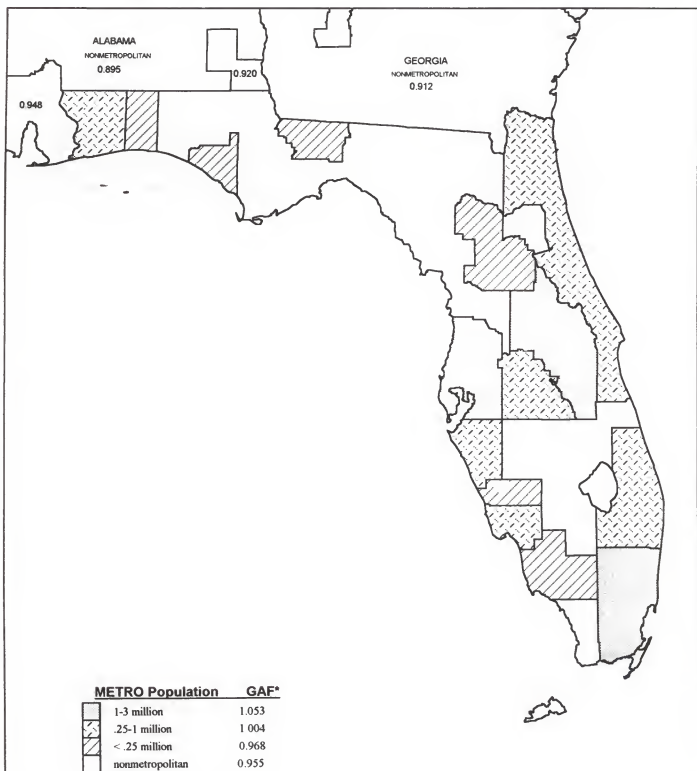


OPTION 3 - CONNECTICUT FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



OPTION 3 - FLORIDA FEE SCHEDULE AREAS

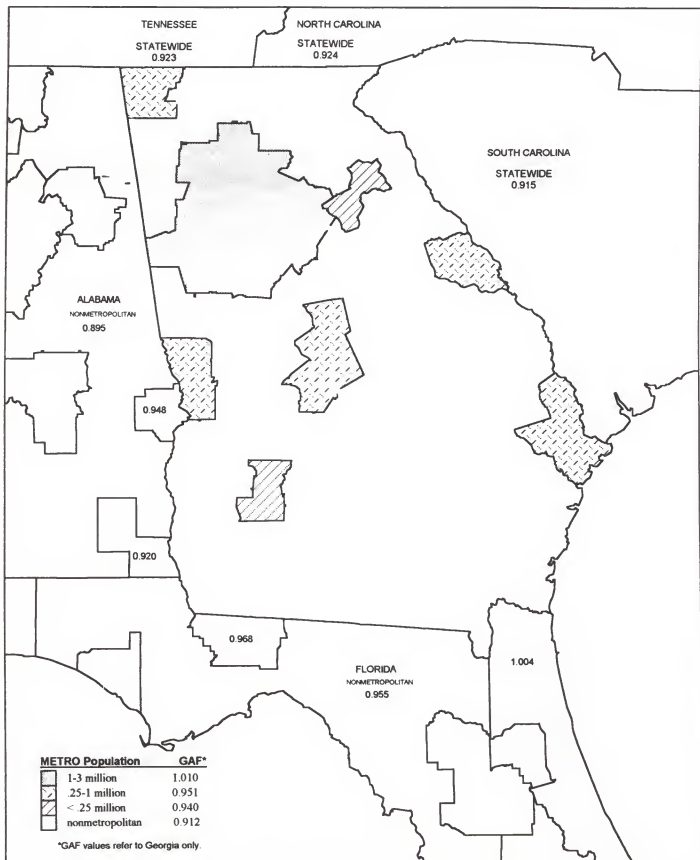
BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



*GAF values refer to Florida only.

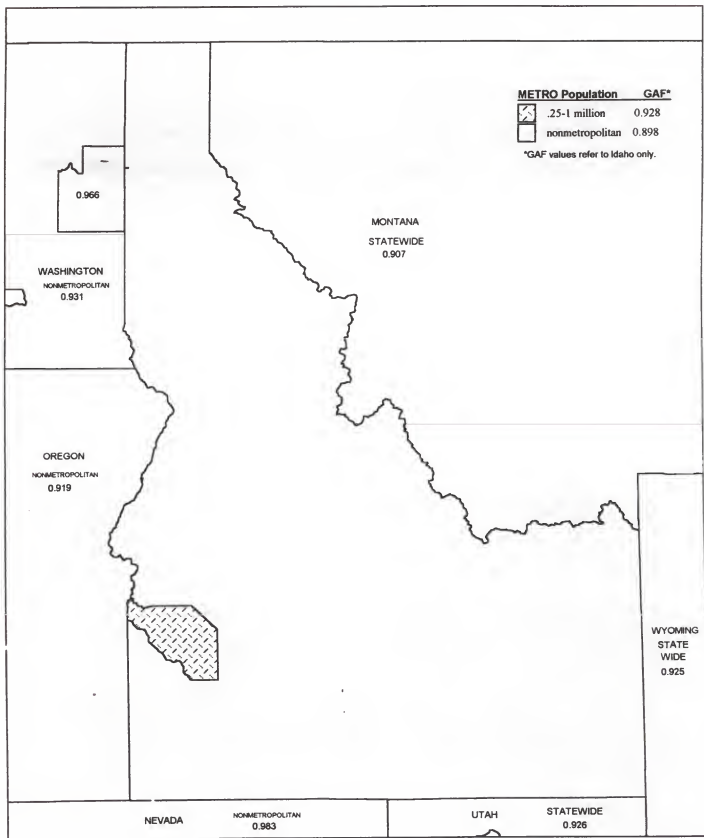
OPTION 3 - GEORGIA FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

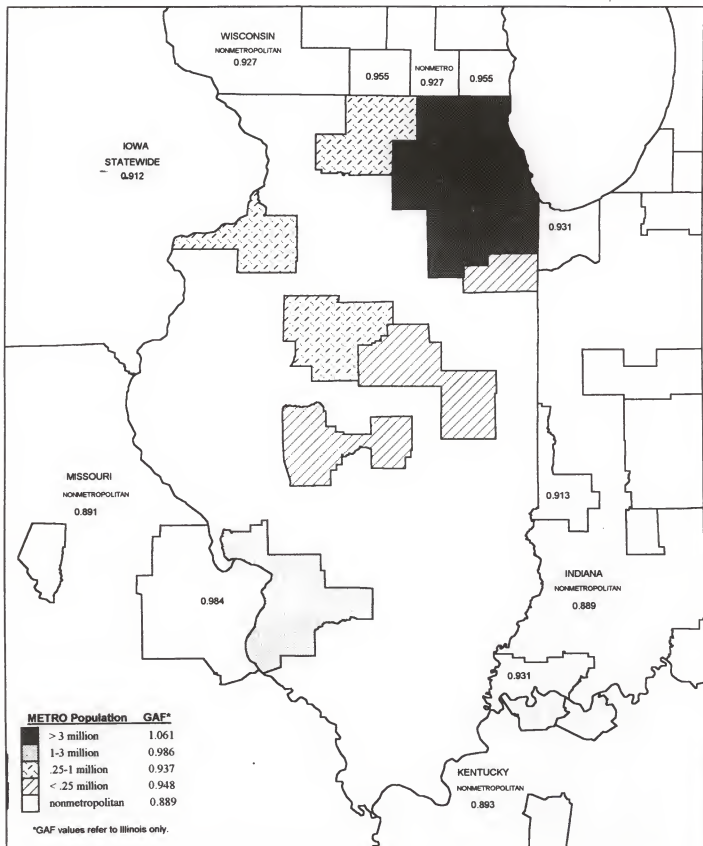


OPTION 3 - IDAHO FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

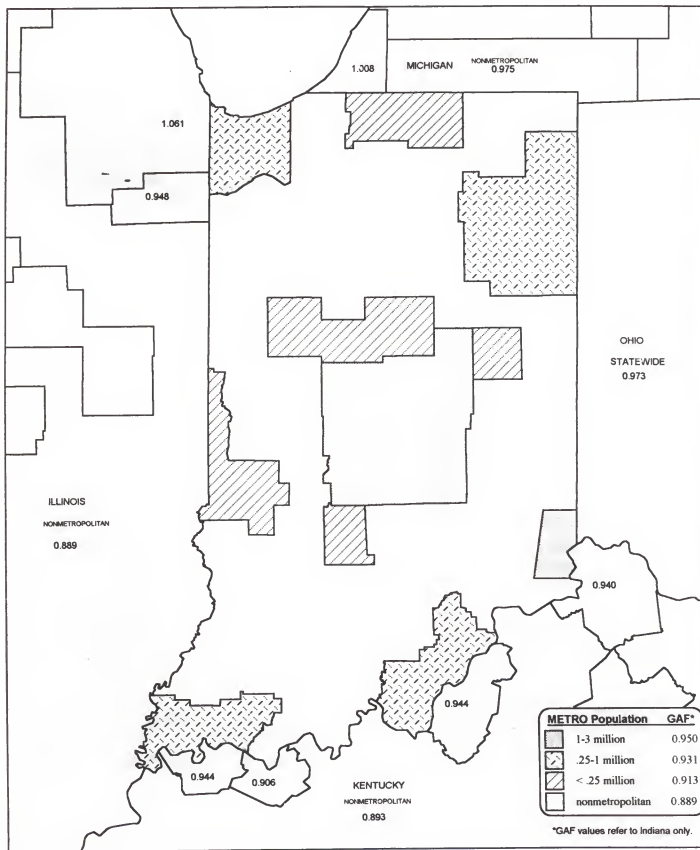


BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



OPTION 3 - INDIANA FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



METRO Population	GAF*
1-3 million	0.982
.25-1 million	0.970
<.25 million	0.962
nonmetropolitan	0.896

NEBRASKA
STATEWIDE
0.894

STATE
WIDE
0.966

0.984

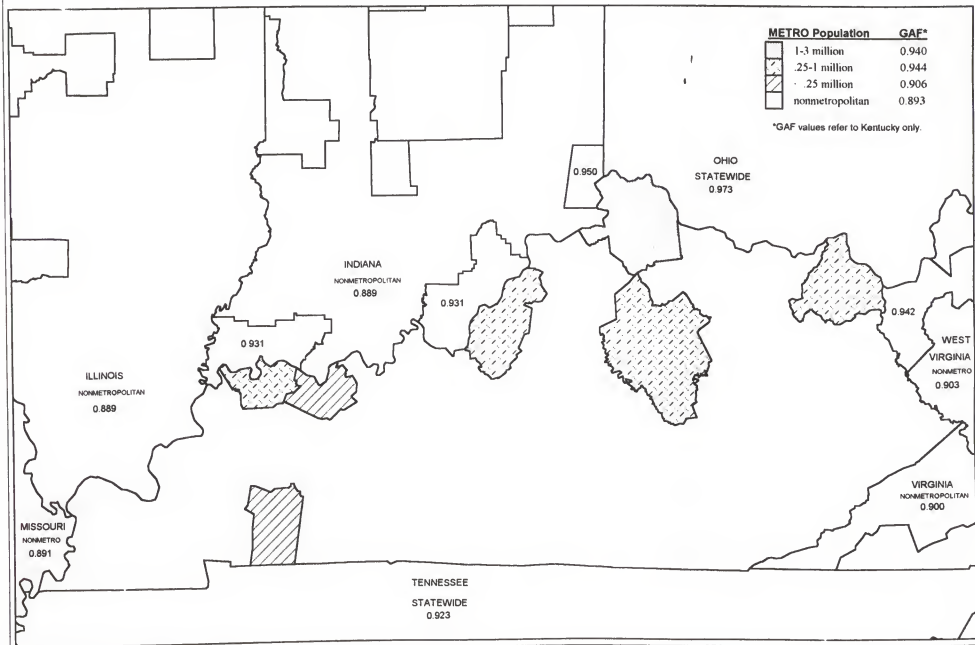
MISSOURI
NONMETROPOLITAN
0.891

0.924

OKLAHOMA

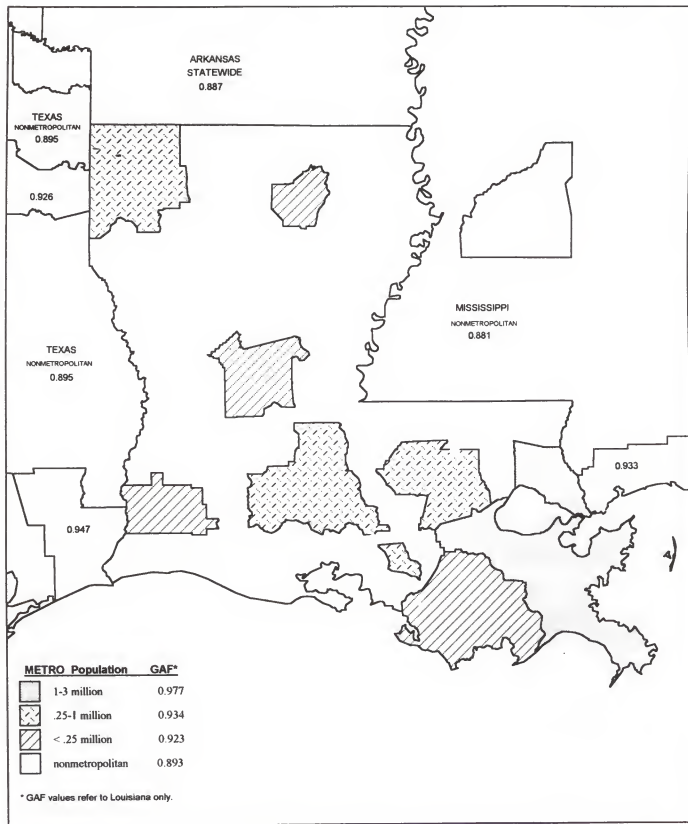
STATEWIDE
0910

OPTION 3 - KENTUCKY FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



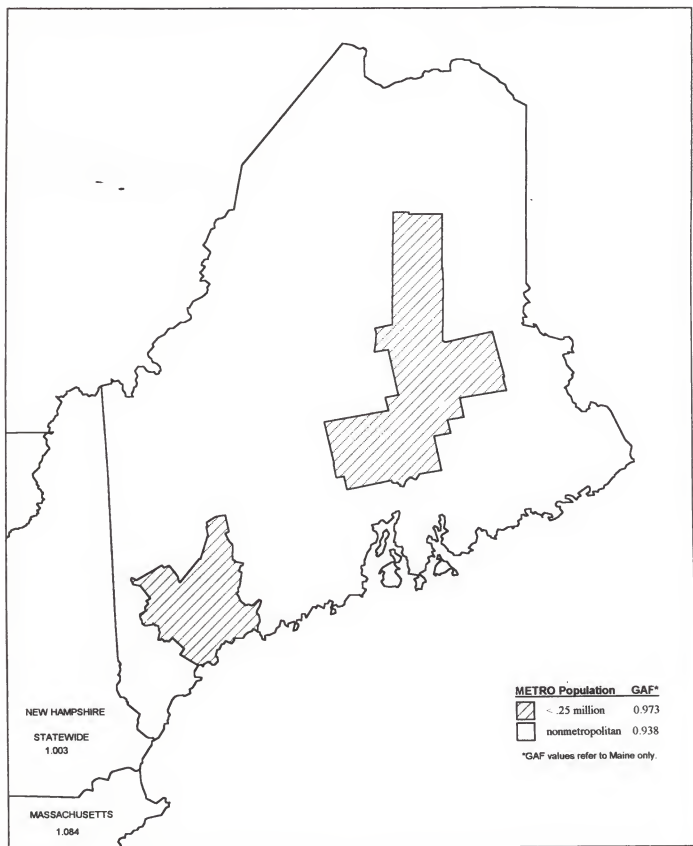
OPTION 3 - LOUISIANA FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

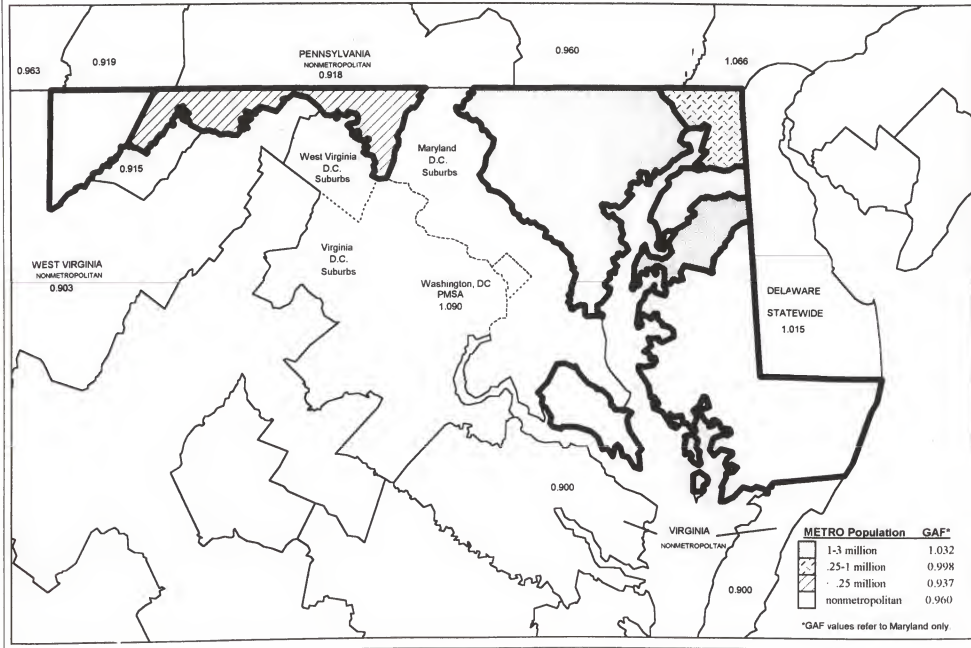


OPTION 3 - MAINE FEE SCHEDULE AREAS

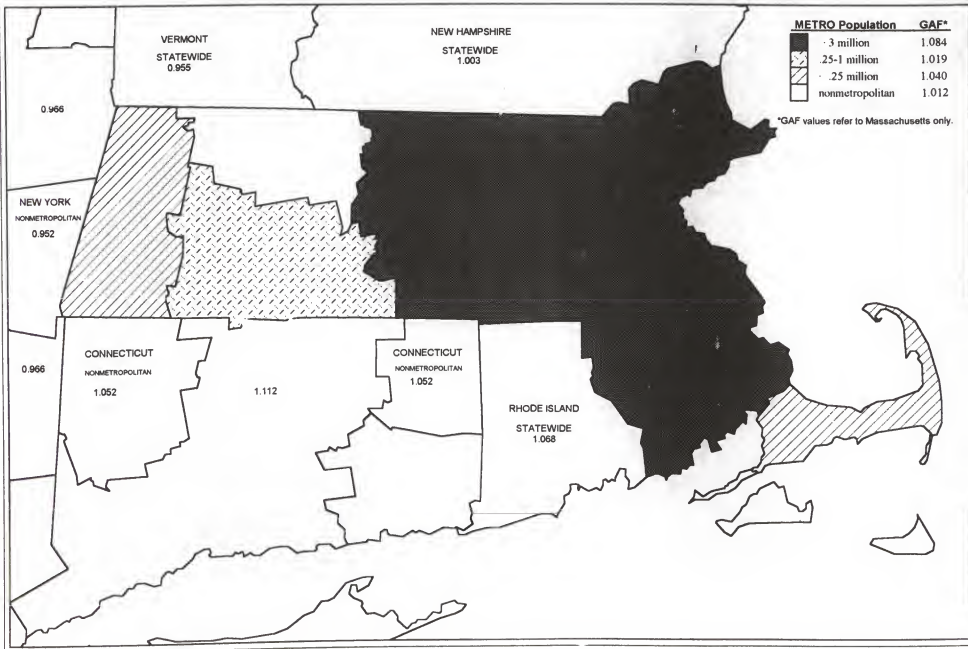
BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



OPTION 3 - MARYLAND FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

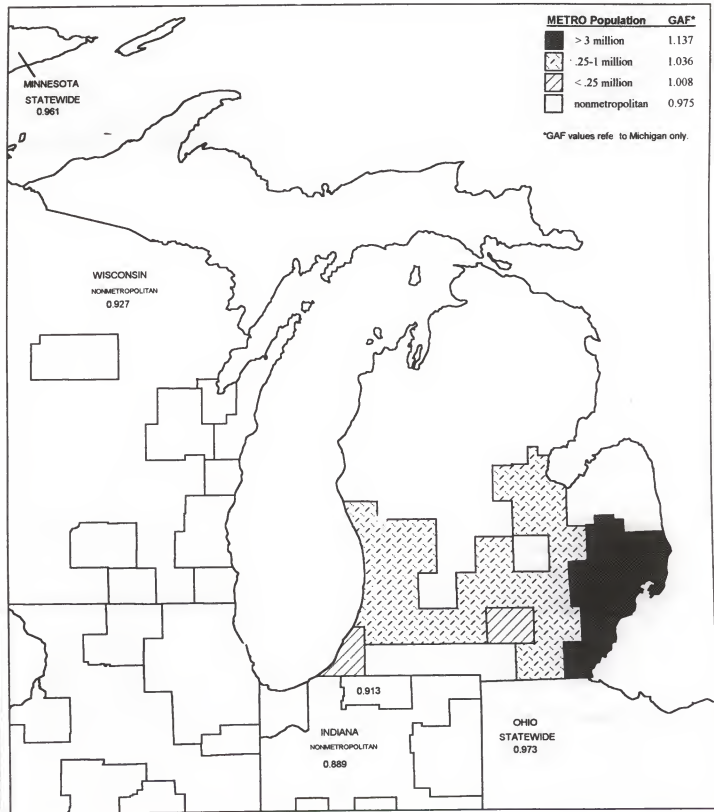


OPTION 3 - MASSACHUSETTS FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



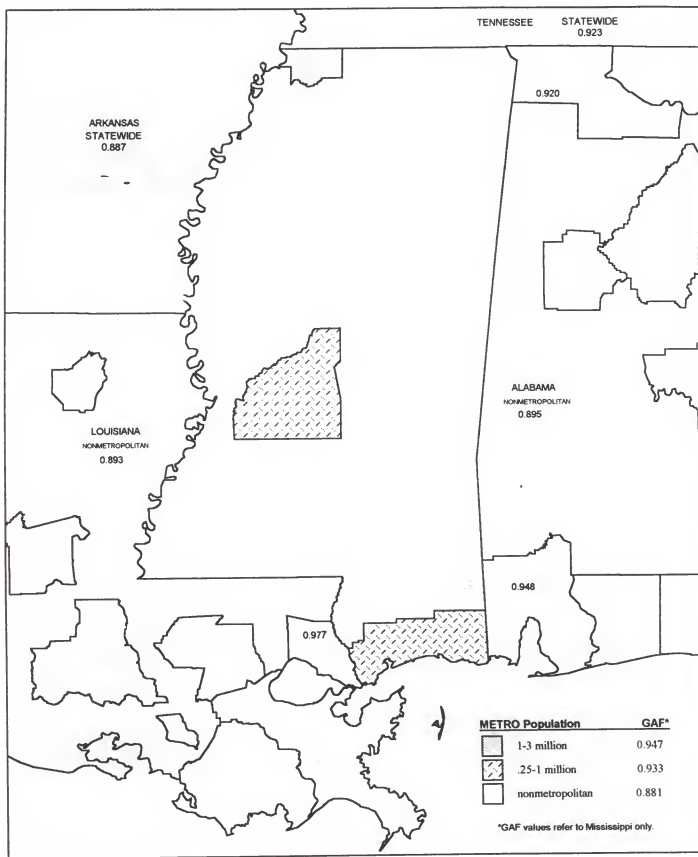
OPTION 3 - MICHIGAN FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



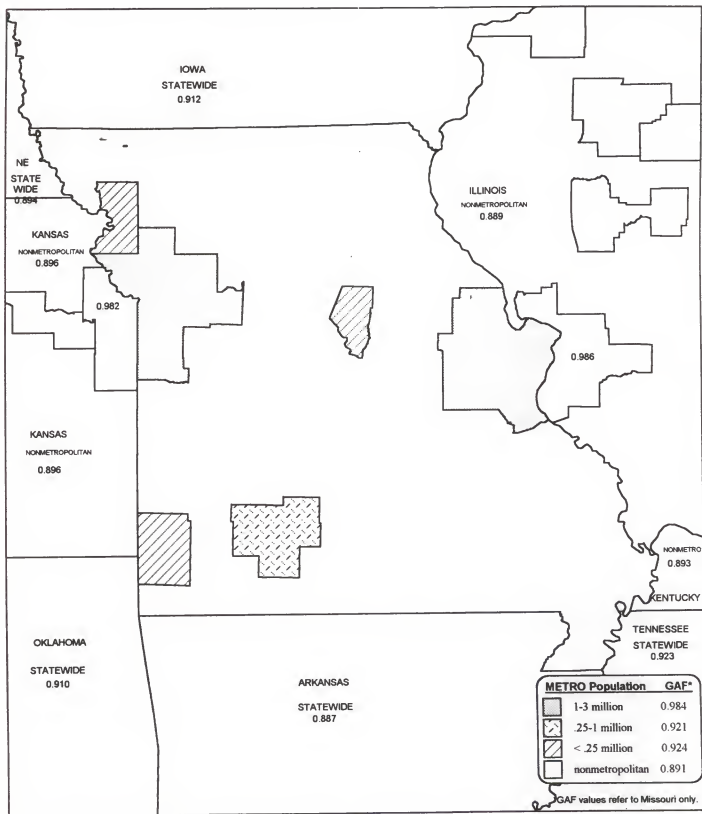
OPTION 3 - MISSISSIPPI FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



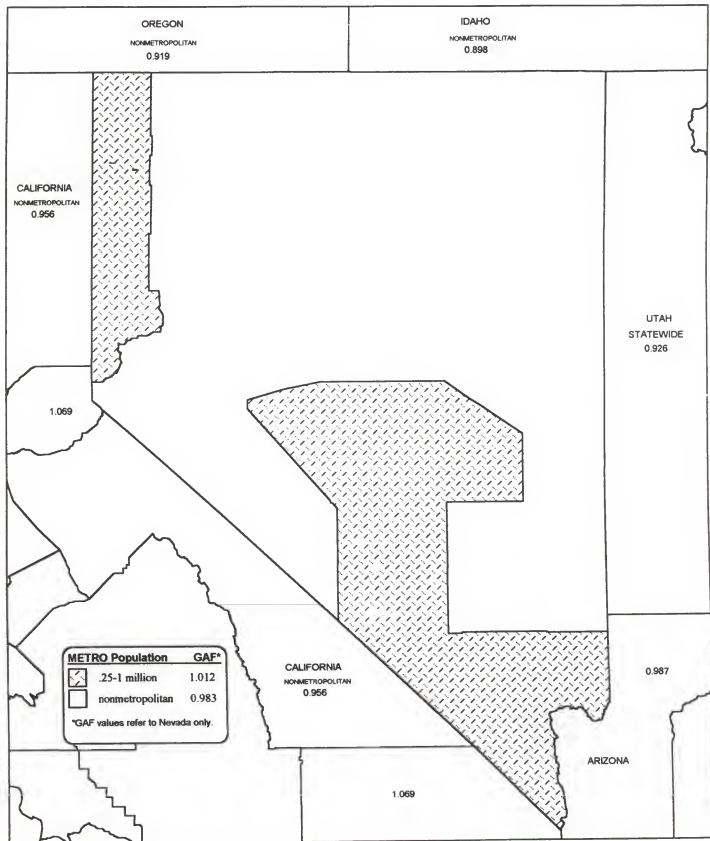
OPTION 3 - MISSOURI FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



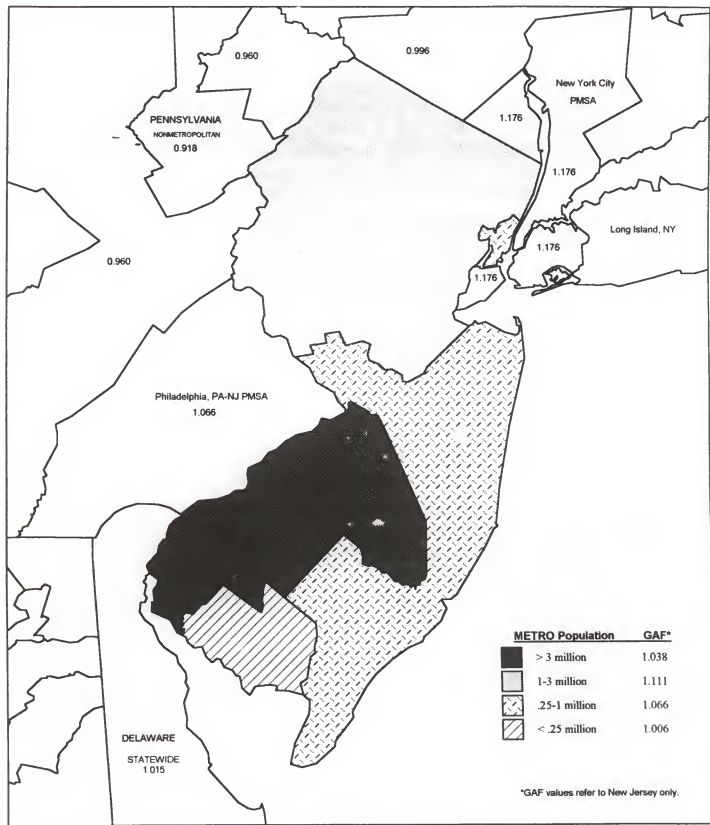
OPTION 3 - NEVADA FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE








OPTION 3 - NEW JERSEY FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

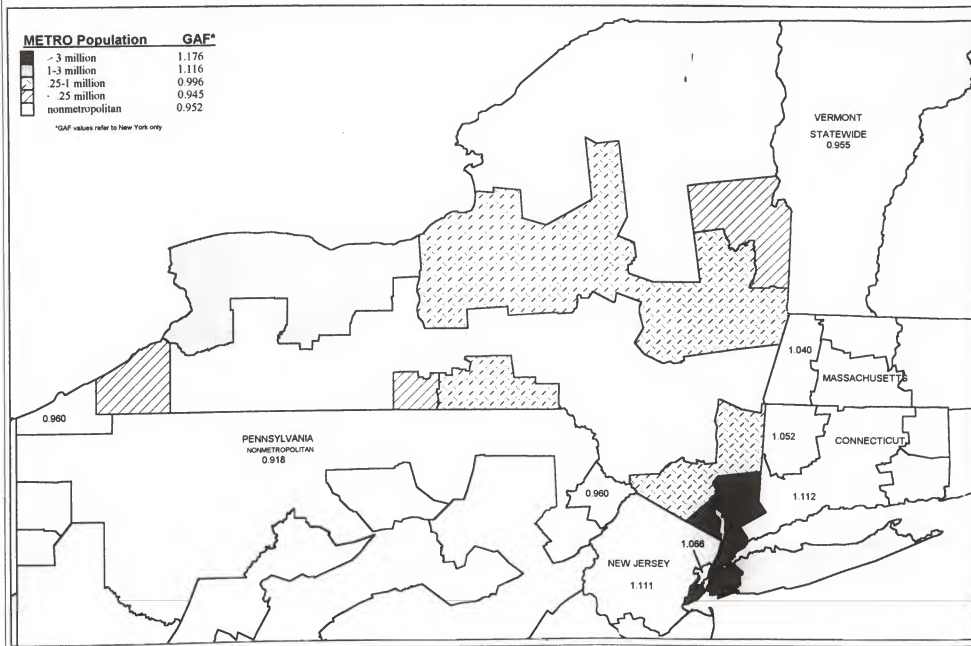


OPTION 3 - NEW YORK FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

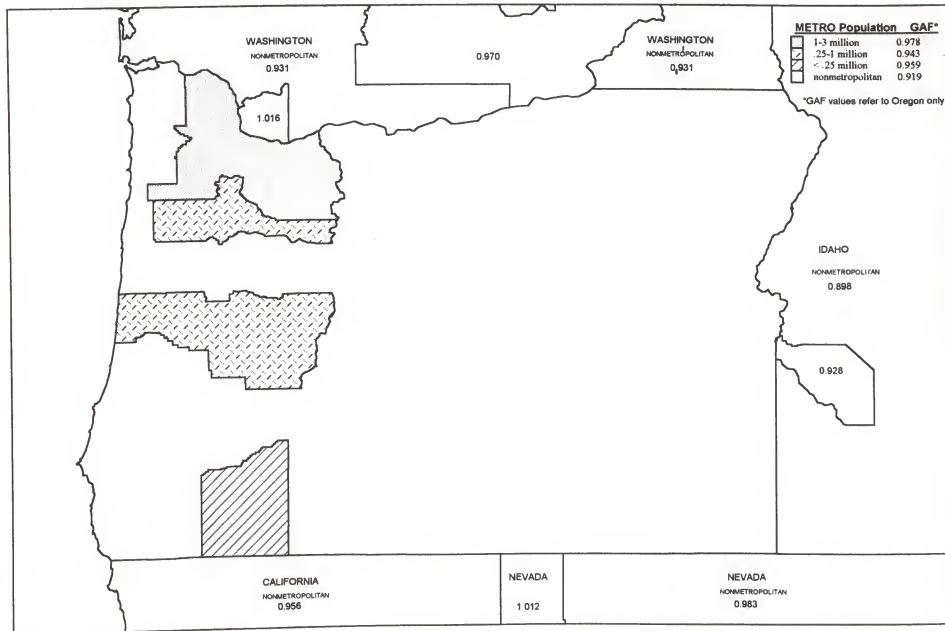
METRO Population GAF*

	> 3 million	1.176
	1-3 million	1.116
	25-1 million	0.996
	< 25 million	0.945
	nonmetropolitan	0.952

*GAF values refer to New York only



OPTION 3 - OREGON FEE SCHEDULE AREAS **BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE**

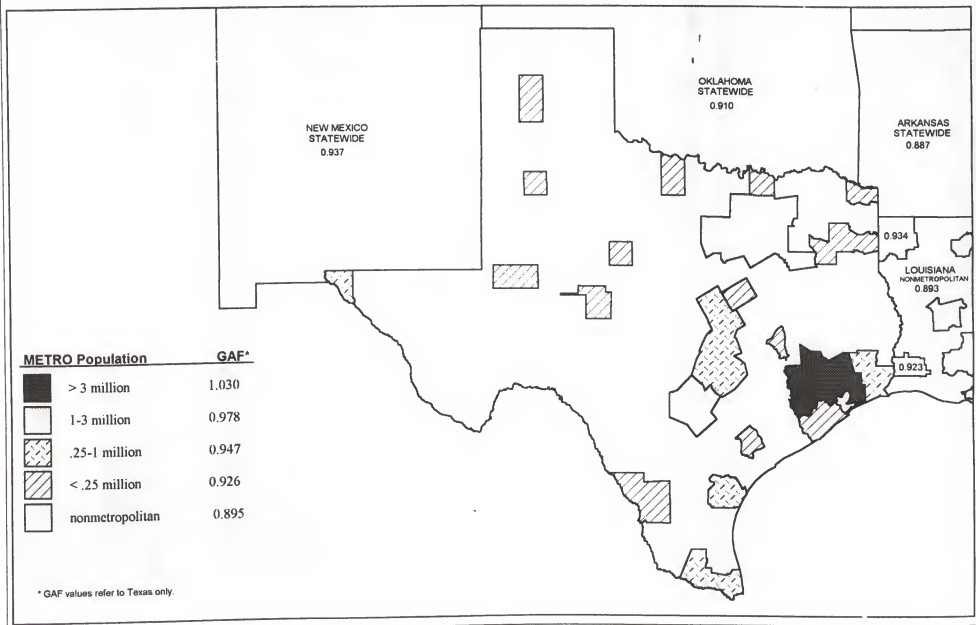


BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



OPTION 3 - TEXAS FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

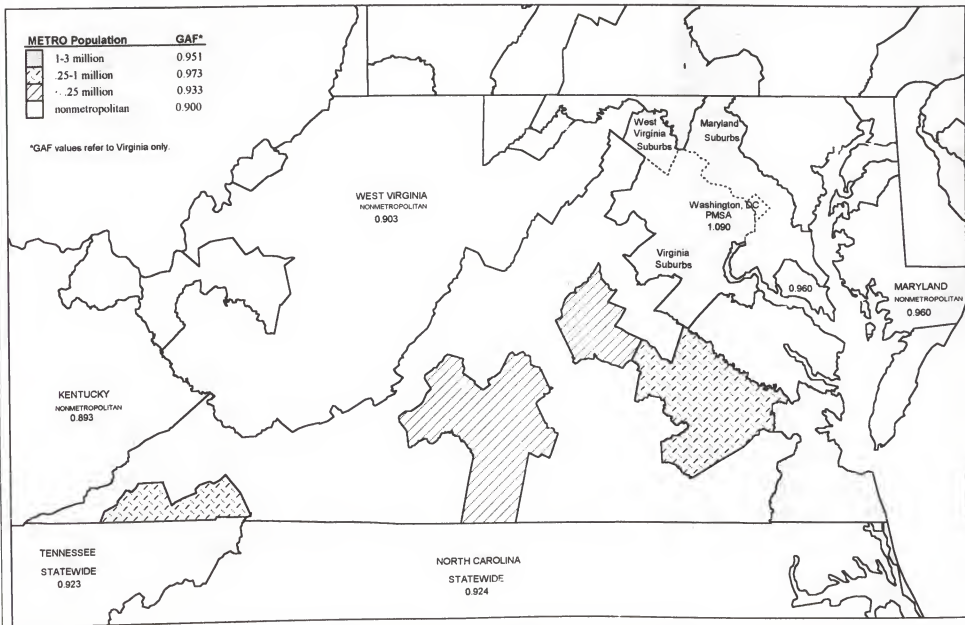


OPTION 3 - VIRGINIA FEE SCHEDULE AREAS

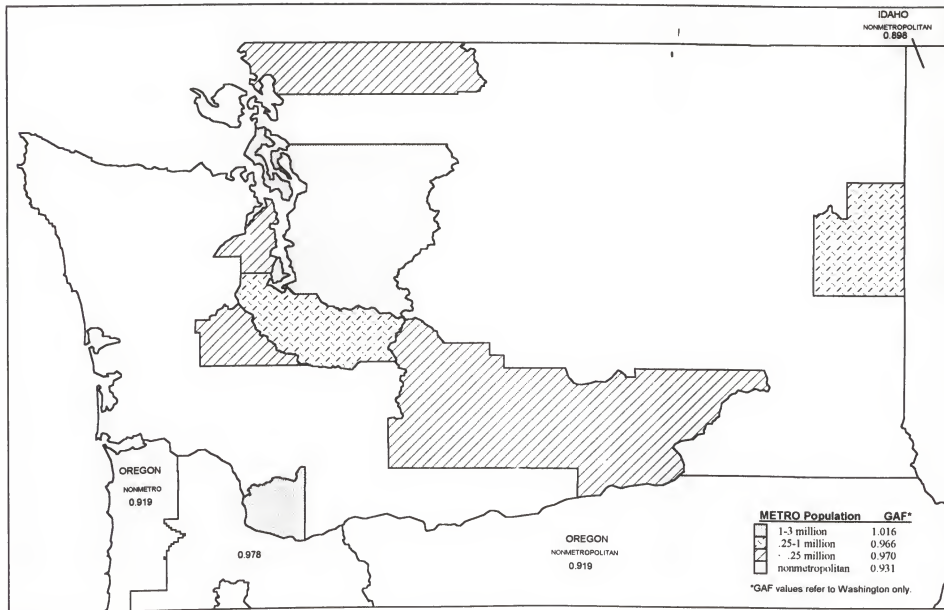
BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

METRO Population	GAF*
1-3 million	0.951
25-1 million	0.973
25 million	0.933
nonmetropolitan	0.900

*GAF values refer to Virginia only.






OPTION 3 - WASHINGTON FEE SCHEDULE AREAS **BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE**

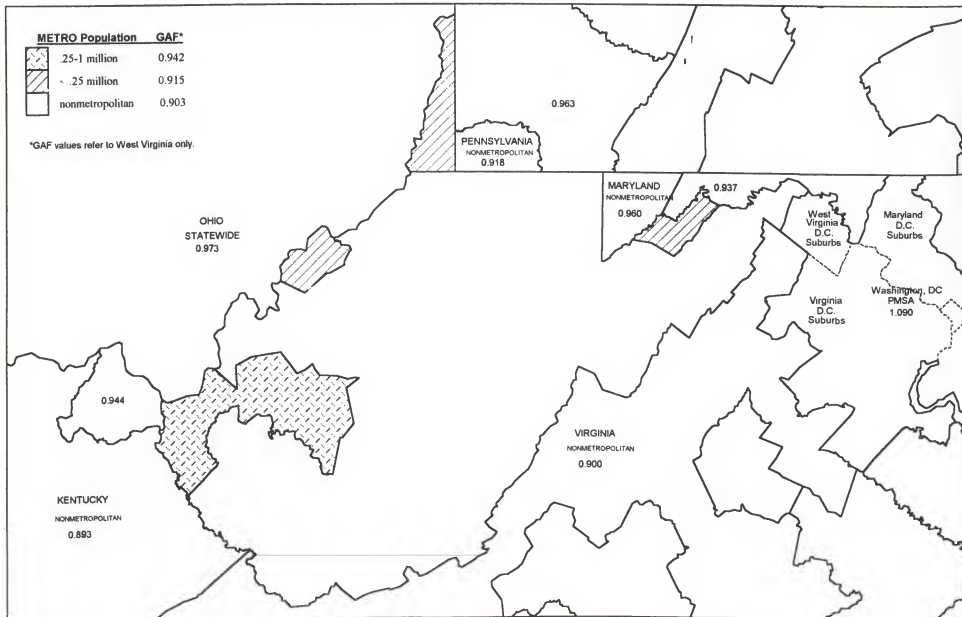


OPTION 3 - WEST VIRGINIA FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

METRO Population GAF*

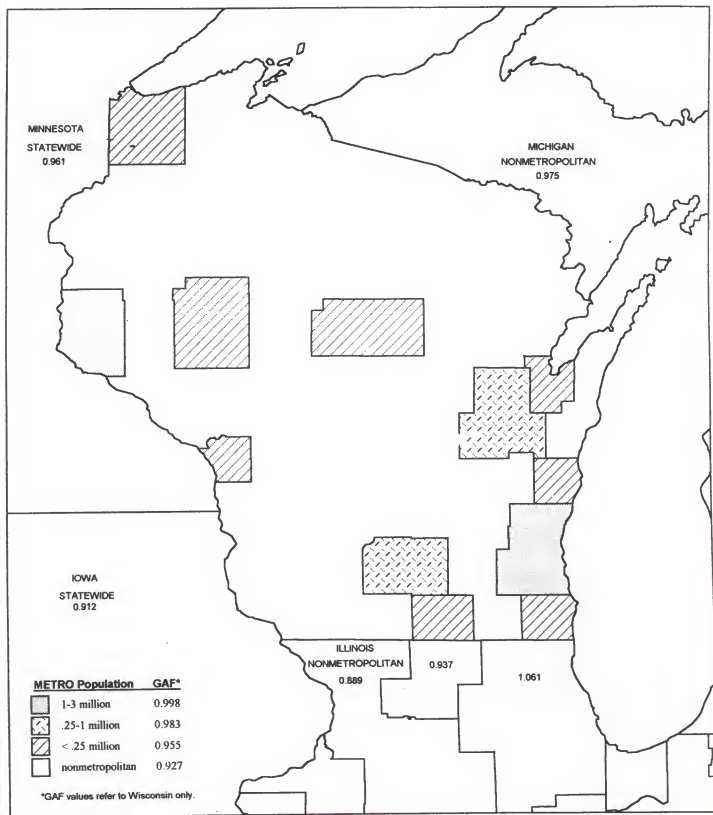
	25-1 million	0.942
	< .25 million	0.915
	nonmetropolitan	0.903

*GAF values refer to West Virginia only.



OPTION 3 - WISCONSIN FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



OPTION 4

Five Nationwide FSAs Based on Metropolitan Area
Population Size:

>3 Million

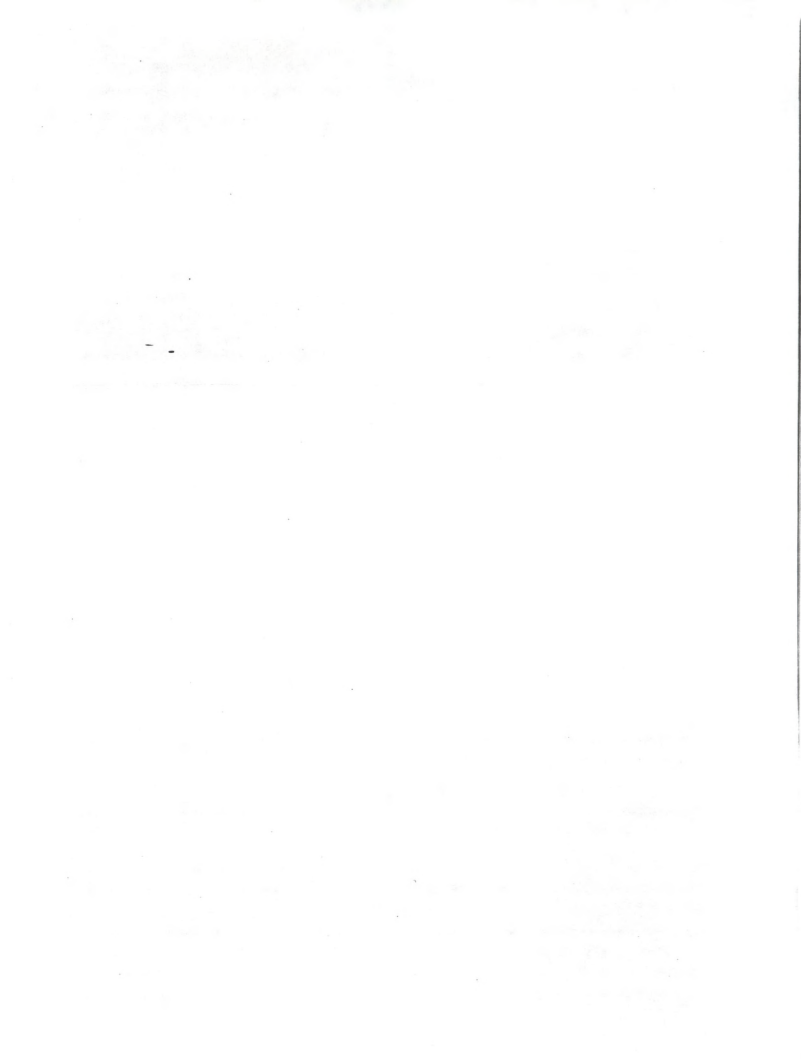
1-3 Million

.25-1 Million

<.25 Million

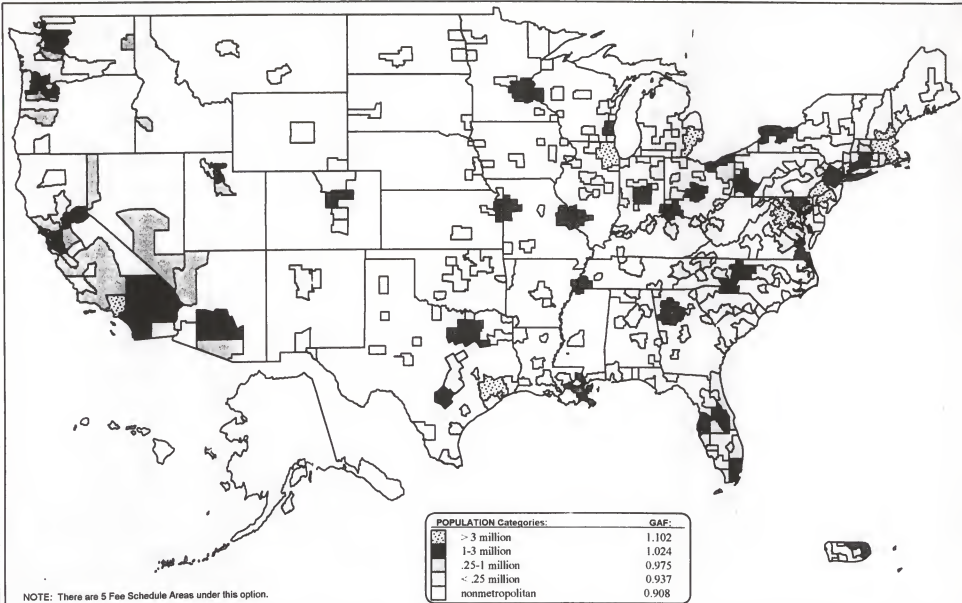
Nonmetropolitan

All States, including those which currently have a statewide payment locality, and Puerto Rico, the Virgin Islands, Guam, and the District of Columbia are included in these areas.



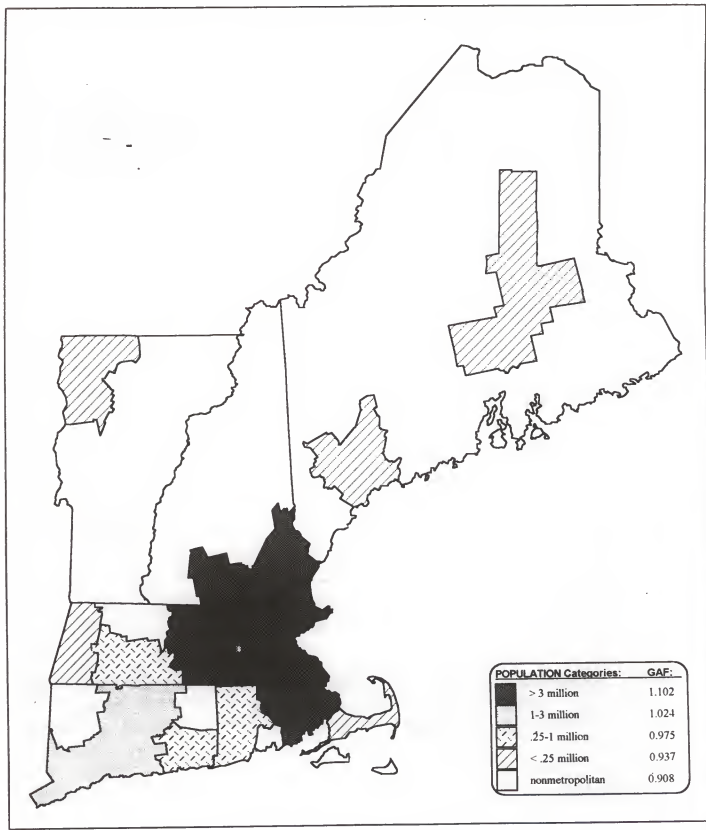
OPTION 4 - FEE SCHEDULE AREAS

BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES

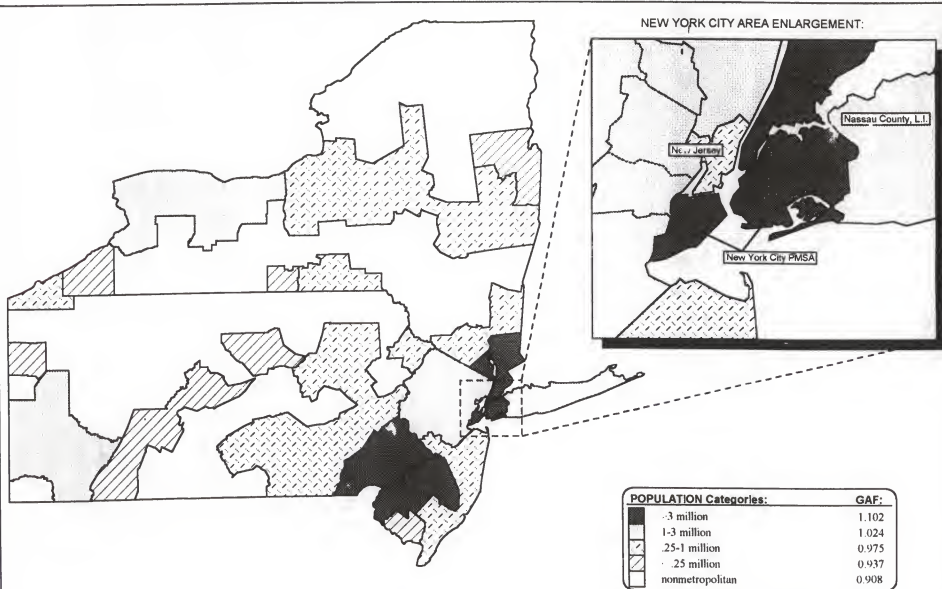


OPTION 4 - NEW ENGLAND FEE SCHEDULE AREAS

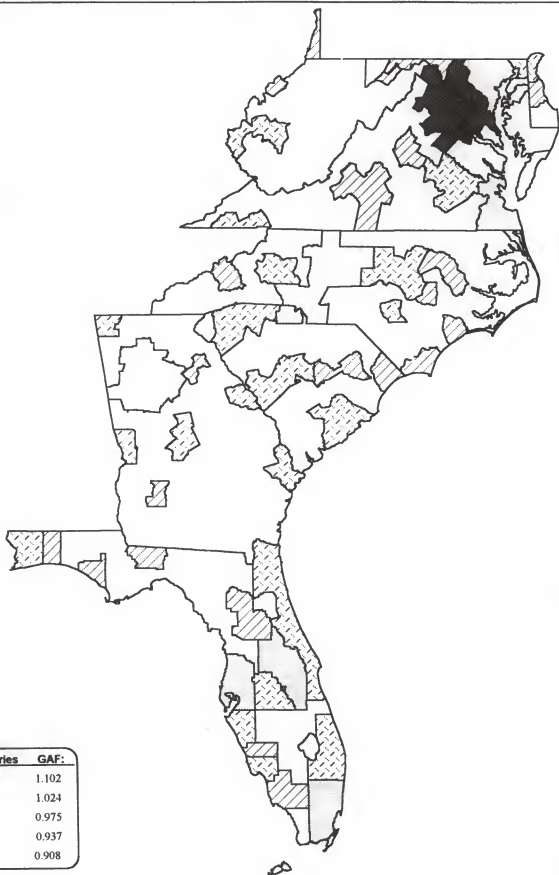
BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES



OPTION 4 - MIDDLE ATLANTIC FEE SCHEDULE AREAS BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES



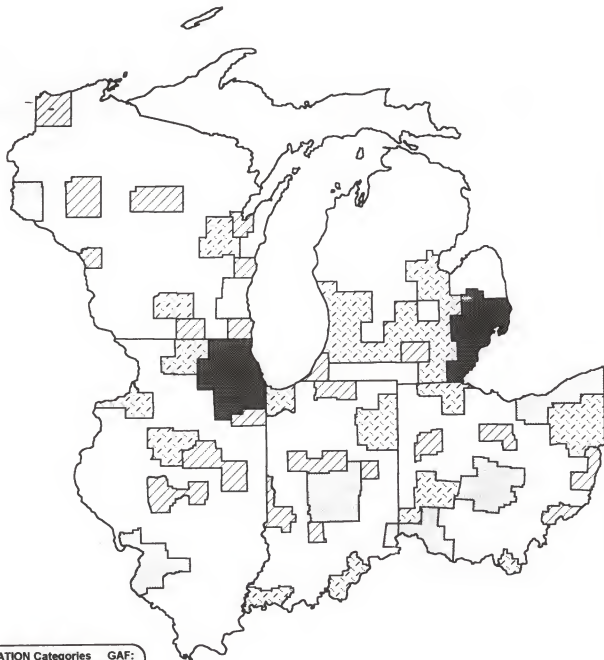
OPTION 4 - SOUTH ATLANTIC FEE SCHEDULE AREAS
BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES








POPULATION Categories	GAF:
> 3 million	1.102
1-3 million	1.024
.25-1 million	0.975
< .25 million	0.937
nonmetropolitan	0.908

OPTION 4 - EAST NORTH CENTRAL FEE SCHEDULE AREAS

BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES

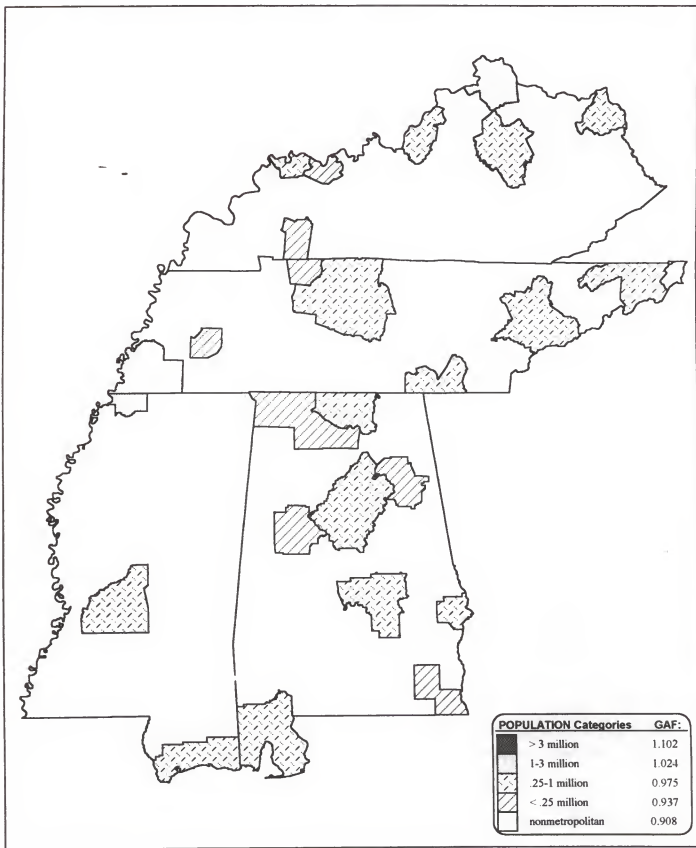


POPULATION Categories GAF:

	> 3 million	1.102
	1-3 million	1.024
	.25-1 million	0.975
	< .25 million	0.937
	nonmetropolitan	0.908

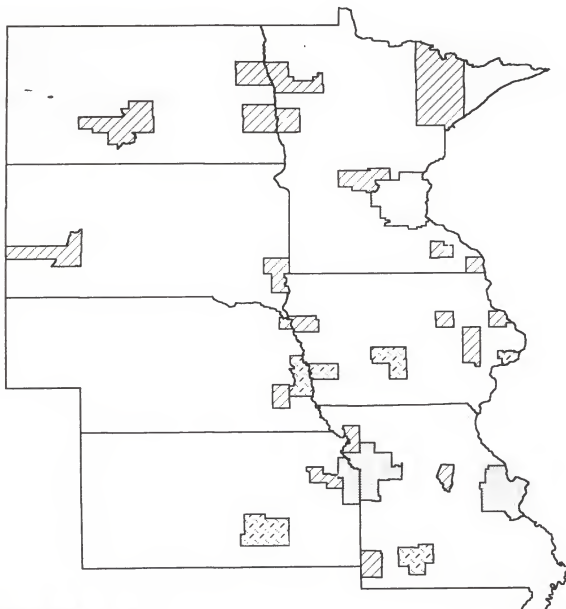
OPTION 4 - EAST SOUTH CENTRAL FEE SCHEDULE AREAS

BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES



OPTION 4 - WEST NORTH CENTRAL FEE SCHEDULE AREAS

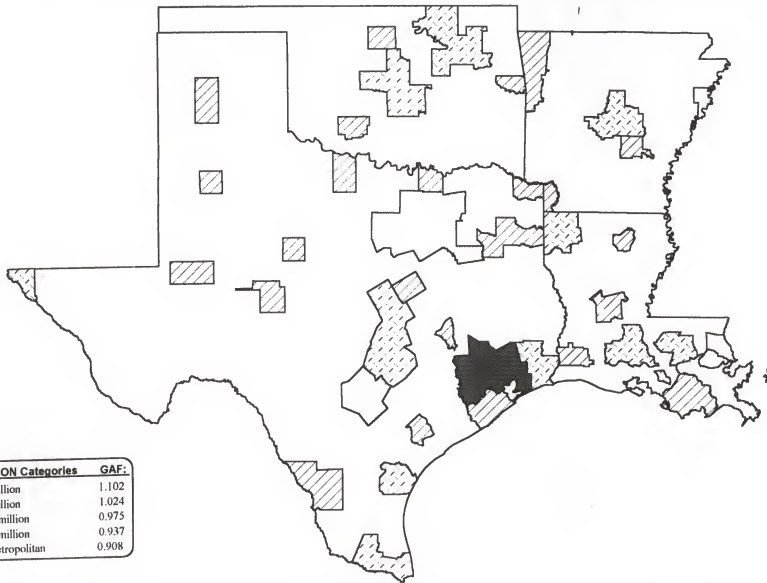
BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES








POPULATION Categories	GAF:
> 3 million	1.102
1-3 million	1.024
25-1 million	0.975
< 25 million	0.937
nonmetropolitan	0.908

> 3 million	1.102
1-3 million	1.024
25-1 million	0.975
< 25 million	0.937
nonmetropolitan	0.908

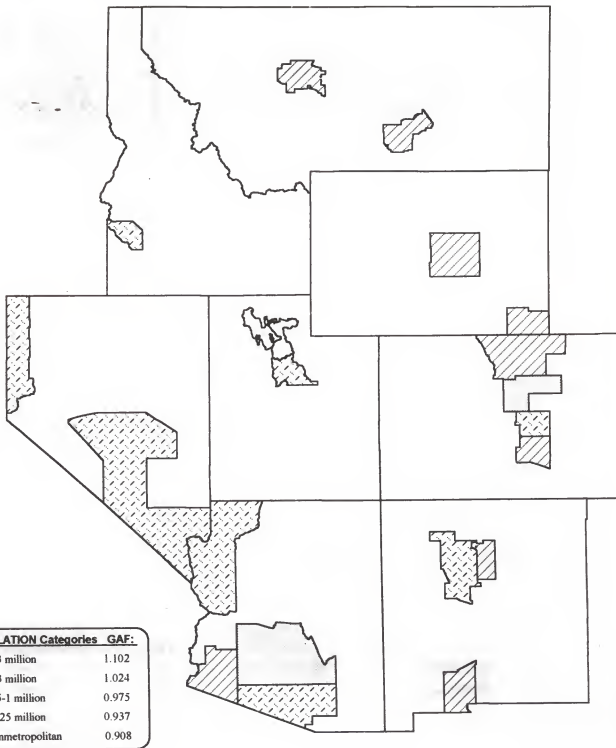
OPTION 4 - WEST SOUTH CENTRAL FEE SCHEDULE AREAS BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES



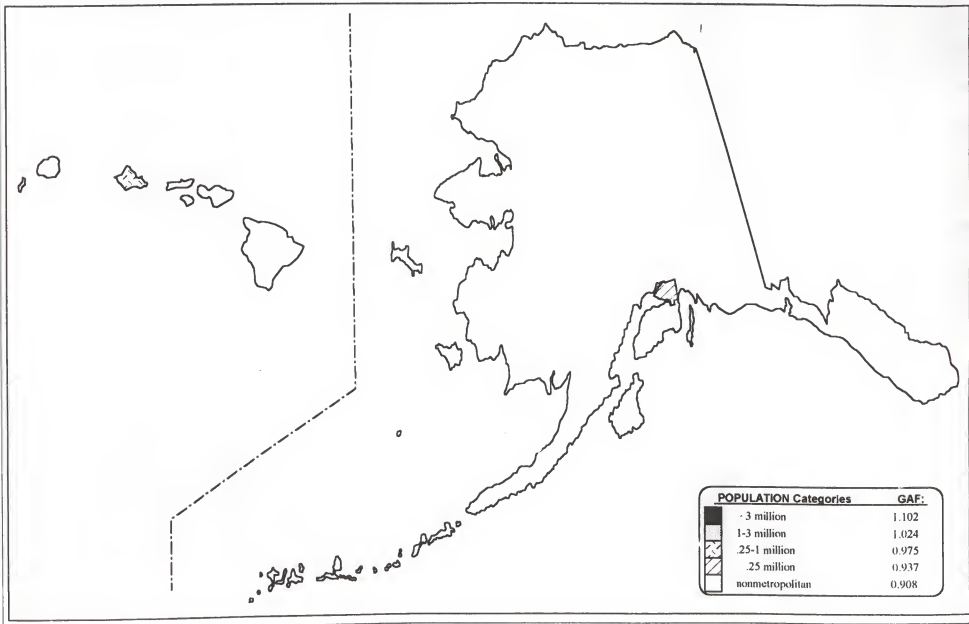
POPULATION Categories		GAF:
	> 3 million	1.102
	1-3 million	1.024
	.25-1 million	0.975
	.1-25 million	0.937
	nonmetropolitan	0.908

OPTION 4 - MOUNTAIN STATES FEE SCHEDULE AREAS

BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES



OPTION 4 - ALASKA AND HAWAII FEE SCHEDULE AREAS
BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES



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